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Old-Age, Survivors, and Disability Insurance
Social Welfare in Sweden

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In this issue:

Social Security in Review:

	Page
Program operations.....	1
Temporary disability insurance.....	2
Selected current statistics (table).....	2
Old-Age, Survivors, and Disability Insurance, by Arthur J. Altmeyer.....	3
Social Welfare in Sweden, by Konrad Persson.....	16
Notes and Brief Reports:	
Trustees' report on the old-age and survivors insurance trust fund.....	19
Coverage of agricultural workers in California.....	21
Recent Publications.....	22
Current Operating Statistics (tables).....	23

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Social Security in Review

Program Operations

PERSONAL income in February was at an annual rate of \$217 billion, \$2.5 billion less than the January level. The drop in employees' income and proprietors' and rental income accounted for the entire decline, reflecting the continued rise in unemployment and a drop, for the third consecutive month, in total production. Social insurance payments, in contrast, continued to rise, with the dollar increase (\$400 million) the same as that from December to January. There was a sharp downward turn in the rate of increase in unemployment benefits, which rose by only 12 percent in February as compared with 30 percent the previous month.

The total civilian labor force, reversing the trend of the previous month, increased slightly—from 60.1 to 60.4 million. Total employment, however, continued to fall; all the decline occurred in nonagricultural employment, while agricultural employment showed an increase. Ordinarily there is little change in nonfarm employment between January and February, and this decline would indicate some nonseasonal curtailment in business. Unemployment continued to rise in February but at a slower pace than in the previous month. In March the trend was reversed, and unemployment declined slightly.

Offsetting to some extent the unfavorable factors in the economy was a decline of 1.1 percent in the retail prices of goods and services; February was the fifth consecutive month in which the consumers' price index has shown a decrease. The decline was the largest for any month since 1940, when the index was first calculated on a monthly basis. The drop

in the index of food prices was substantial—from 204.8 to 199.7.

A LARGE PART of the seasonal and nonseasonal unemployment that began in November and continued during December and January was extended through February. Reflecting this trend, continued claims for unemployment insurance, representing weeks of continued unemployment, rose 600,000 from the January volume to 7.1 million. This increase was particularly significant in view of the fact that February had fewer reporting days than January. Initial claims, however, dropped 16 percent to 1,300,000, partly because of the leveling off in new unemployment and partly because of the shorter reporting month. Similarly, new applications filed by job seekers dropped 8 percent to 765,000.

With the further contraction of job opportunities as both seasonal and nonseasonal curtailments continued, and to some extent as a result of the shorter workmonth, placements during February fell 14 percent below the January volume to a level of 341,200. Placements of agricultural workers dropped 28 percent, to 65,400, while those of nonagricultural workers declined 10 percent, to 275,900. Visits to local employment security offices by workers looking for jobs rose to some 11.8 million during February. The increase was in part the result of a change in administrative procedure, though it also reflected the continued upward movement of unemployment.

A weekly average of 1,466,000 persons received unemployment insurance checks during February, as compared with 1,212,000 during January and 845,800 in February 1948. As a

result of the increase in number of beneficiaries, total benefits paid rose by \$12.3 million to \$115.3 million, the largest amount for any month since March 1946.

The average weekly volume of insured unemployment under the State, veterans', and railroad programs rose from 2,174,700 in January to 2,568,600. The State average rose 16 percent to 1,835,800, while average unemployment under the veterans' program increased 24 percent, to 644,400.

The ratio of State insured employment to average monthly covered employment was 5.7 percent during the week ended February 12, as compared with 4.8 percent for January and 3.7 percent for February 1948. The three West Coast States—California, Oregon, and Washington—showed ratios of more than 11 percent, while Arkansas, Idaho, Maine, Nevada, Rhode Island, and Tennessee had ratios in excess of 8 percent.

IN OLD-AGE AND SURVIVORS INSURANCE, monthly benefits were being paid at the end of February at a monthly rate of \$47.7 million to almost 2.4 million persons. This number represents a net increase of 41,600 during the month. Fewer benefit suspensions and a rise in the number of beneficiaries whose benefit payments were resumed—partly the result of the national rise in unemployment—contributed to this record increase. The number of reinstatement actions processed during January and February exceeded the number of suspension actions by 10,500; during the first 2 months of 1948, reinstatements outnumbered suspensions by only 3,900.

During February, monthly benefits

were awarded to 51,500 persons, 9 percent more than in January. Awards of primary and wife's benefits, which show a seasonal rise during the early months of the year, accounted for the increase. The number of awards to young widows was almost the same as in January, while for the other types of benefits there was a slight decline. Primary benefit awards in February numbered some 600 fewer than a year earlier; for all other types of benefits, more awards were processed than in February 1948.

FURTHER INCREASES in case loads for all types of assistance and small increases in average payments for all but old-age assistance raised total monthly expenditures 2 percent in February to nearly \$171 million. General assistance had the largest proportionate increase in case load—6.4 percent; total expenditures for the program went up 8.8 percent, and the average payment per case rose \$1.05.

As usual, variations from the national trend occurred among the States. Colorado based its payments of old-age assistance on \$72 minus the amount of the recipient's own income instead of the \$83 minus income which had been in effect for the preceding 7 months; the average payment dropped \$11. In contrast, the average for old-age assistance increased about 80 cents in Mississippi because some of the payments were made under a revised policy that provided for meeting 86 percent instead of 75 percent of the budget deficits; this change will not be in effect for all cases for several months. The rise of somewhat more than \$5 per family in payments for aid to dependent children in Louisiana resulted from an adjustment in the maximum payments to provide greater equity among families of various size.

Temporary Disability Insurance

Washington and New York enacted legislation early this year to become the fourth and fifth States with temporary disability insurance programs. The Washington law was approved by the Governor on March 21. Contributions will be collected on wages for employment performed on and after

Selected current statistics

[Corrected to Apr. 7, 1949]

Item	February 1949	January 1949	February 1948	Calendar year	
				1948	1947
Labor Force ¹ (in thousands)					
Total civilian.....	60,388	60,078	59,778	61,442	60,168
Employed.....	57,168	57,414	57,139	59,378	58,027
Covered by old-age and survivors insurance.....	34,100	34,800	34,600	35,200	34,000
Covered by State unemployment insurance.....	31,700	32,000	32,100	32,700	31,600
Unemployed.....	3,221	2,664	2,639	2,064	2,141
Personal Income ² (in billions; seasonally adjusted at annual rates)					
Total.....	\$217.0	\$219.5	\$206.4	\$213.6	\$196.2
Employees' income.....	136.8	138.1	128.9	136.3	125.0
Proprietors' and rental income.....	49.6	51.4	49.6	50.9	46.0
Personal interest income and dividends.....	18.7	18.6	16.6	17.3	15.6
Public aid.....	2.1	2.0	1.7	1.8	1.5
Social insurance and related payments.....	8.3	7.9	7.4	7.3	7.3
Miscellaneous income payments.....	1.5	1.5	2.2	2.2	1.8
Old-Age and Survivors Insurance					
Monthly benefits:					
Current-payment status: ³					
Number (in thousands).....	2,393	2,352	2,041		
Amount (in thousands).....	\$47,737	\$46,755	\$39,674	\$543,623	\$452,939
Average primary benefit.....	\$25.47	\$25.41	\$24.97		
Awards (in thousands):					
Number.....	51	47	51	596	573
Amount.....	\$1,144	\$1,035	\$1,127	\$12,748	\$11,881
Unemployment Insurance					
Initial claims (in thousands).....	1,300	1,555	883	10,918	9,724
Continued claims (in thousands).....	7,110	6,544	4,244	50,982	51,860
Weeks compensated (in thousands).....	8,864	8,254	3,383	42,095	44,323
Weekly average beneficiaries (in thousands).....	1,466	1,212	846	821	852
Benefits paid (in millions) ⁴	\$115	\$103	\$61	\$790	\$775
Average weekly payment for total unemployment.....	\$20.08	\$20.08	\$18.85	\$19.05	\$17.83
Public Assistance					
Recipients (in thousands):					
Old-age assistance.....	2,528	2,512	2,341		
Aid to dependent children:					
Families.....	496	485	430		
Children.....	1,267	1,240	1,097		
Aid to the blind.....	87	86	82		
General assistance.....	461	433	393		
Average payments:					
Old-age assistance.....	\$48.00	\$48.98	\$37.97		
Aid to dependent children (per family).....	73.31	72.86	67.68		
Aid to the blind.....	44.30	44.18	39.03		
General assistance.....	47.86	46.81	49.63		

¹ Estimated by the Bureau of the Census; "covered" employment estimated by the Social Security Administration. Except for employment covered by State unemployment insurance, monthly figures represent employment in a specific week and annual figures, employment in an average week; for employment covered by State unemployment insurance, monthly figures represent employment in a specific pay period and annual figures, employment in an average pay period.

² Data from the Office of Business Economics, Department of Commerce.

³ Civilian and military pay in cash and in kind in the continental United States, pay for Federal civilian and military personnel stationed abroad, other labor income (except compensation for injuries), mustering-out pay, and terminal-leave pay. Military pay includes the Government's contribution to allowances for dependents of enlisted personnel. Civilian wages and salaries represent net earnings after employee contributions under social

insurance and related programs have been deducted.

⁴ Payments to recipients under the 3 special public assistance programs and general assistance.

⁵ Includes payments of old-age and survivors insurance, railroad retirement, Federal, State, and local retirement, veterans' pensions and compensation, workmen's compensation, State and railroad unemployment insurance and sickness compensation, and readjustment and subsistence allowances to veterans under the Servicemen's Readjustment Act.

⁶ Includes veterans' bonus (Federal and State), payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government's contribution to nonprofit organizations, and business transfer payments.

⁷ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

⁸ Gross: not adjusted for voided benefit checks.

July 1, 1949, and benefits will be payable for disability occurring on and after January 1, 1950, unless a petition for a referendum to postpone the program's operation until after the next general election in November 1950 is successful.

The Washington law largely fol-

lows the pattern adopted by California, providing for a State fund and private plans. The State fund in Washington is financed by employee contributions of 1 percent of wages. The disability program is closely integrated with the unemployment in-

(Continued on page 15)

Old-Age, Survivors, and Disability Insurance

by ARTHUR J. ALTMAYER*

Hearings on the Social Security Act were opened by the House Ways and Means Committee on February 28, with statements on the public assistance provisions. On March 23 the hearings on old-age and survivors insurance were opened, and on that date the Commissioner for Social Security made the following statement.

WHEN this committee began hearings on title I of the Social Security Act, I referred to public assistance as our second line of defense against destitution. My statement today is concerned with the first line of defense—a comprehensive system of contributory social insurance having as its aim the prevention of destitution.

These two lines of defense were established by the Congress in 1935 from the perspective of several decades of experience including the "boom" of the 1920's and the "depression" of the 1930's. Fourteen years of operation under the program have proved the wisdom of the decision Congress made in establishing the social insurance system.

Following the policies laid down by the Congress and guided by our experience in administering the program, we have recommended in our annual reports that the contributory social insurance program be improved and strengthened along the following lines: (1) extending the coverage of the old-age and survivors insurance program to practically all gainfully employed persons, (2) raising the level of benefits paid under the program, and (3) expanding the program to provide protection against disability as well as old age and death.

Old-Age and Survivors Insurance Benefits

As the Committee knows, the Federal old-age and survivors insurance program is the only part of the Social Security Act which is administered wholly by the Federal Government. Employers and employees have each been making contributions of 1 percent of taxable wages since January 1, 1937. Under the original provisions of the Social Security Act, monthly

benefits would not have been payable until January 1, 1942. The 1939 amendments, however, advanced that date to January 1, 1940. The 1939 changes also resulted in an increase in the payment of benefits during the early years of the system's operation. Above all, the amendments added dependents' benefits and survivors benefits so that now, in addition to the payment of old-age benefits to workers themselves, monthly benefits are also payable to the aged wife and young children of a living beneficiary and to the widow, children, and, in some cases, the dependent parents of an insured worker who dies. The face value of these survivors benefits is now about \$80 billion. Just as contributions are paid on the basis of wages received, so these benefits are paid on the basis of the past wages of the insured worker, and thus compensate for a portion of the wage loss sustained by his retirement or death.

I believe that the Ways and Means Committee has a right to be proud of the way this law has functioned to date. There were many persons in 1935 who doubted that this social insurance system could be simply and efficiently administered. However, at the present time there are 2.3 million aged persons, widows, and orphans receiving monthly benefits. By the end of this present calendar year the number will probably have increased to about 2.6 million. Contributions for the year 1949 are being collected at an annual rate of about \$1.8 billion, and disbursements are running at a rate of \$700 million.

This Federal old-age and survivors insurance system constitutes the largest permanent insurance system in the world. Therefore, unprecedented administrative problems have been encountered in putting it into effect. However, all of these problems have been solved. The total

cost of administration at the present time is 3 percent of contributions collected and less than 10 percent of benefit payments. This percentage is declining steadily and there is no question that as benefit rolls increase the cost of administration will decline to less than 3 percent of benefit payments.

At the present time accounts have been established for about 80 million living workers who have wage credits. The cost of maintaining these wage records is about 12 cents per account per year.

There can no longer be any doubt as to the effectiveness and practicability of this Federal old-age and survivors insurance system. However, the years that have passed have indicated various ways and means in which it could be improved and also demonstrated that its benefits could be extended to cover substantially all the gainfully employed persons, including the self-employed.

Extension of Coverage

The present Federal old-age and survivors insurance program covers, with certain important exceptions, employers of one or more employees. Despite these exceptions, social security account cards have already been issued under this program to some 90 million persons, of whom 80 million living workers already have had some wage credits posted to their accounts because of work in insured employment. It is apparent from these figures that a large proportion of the gainfully occupied population already has some measure of protection against old-age and death. However, it is also apparent that many persons pass back and forth between insured employment and uninsured employment. In 1948, while only 35 million individuals were engaged in insured employment at any one time, over 50 million individuals worked in insured employment during the year.

Since the amount of a benefit depends to a considerable extent upon the length of time an individual actually works in insured employment

*Commissioner for Social Security.

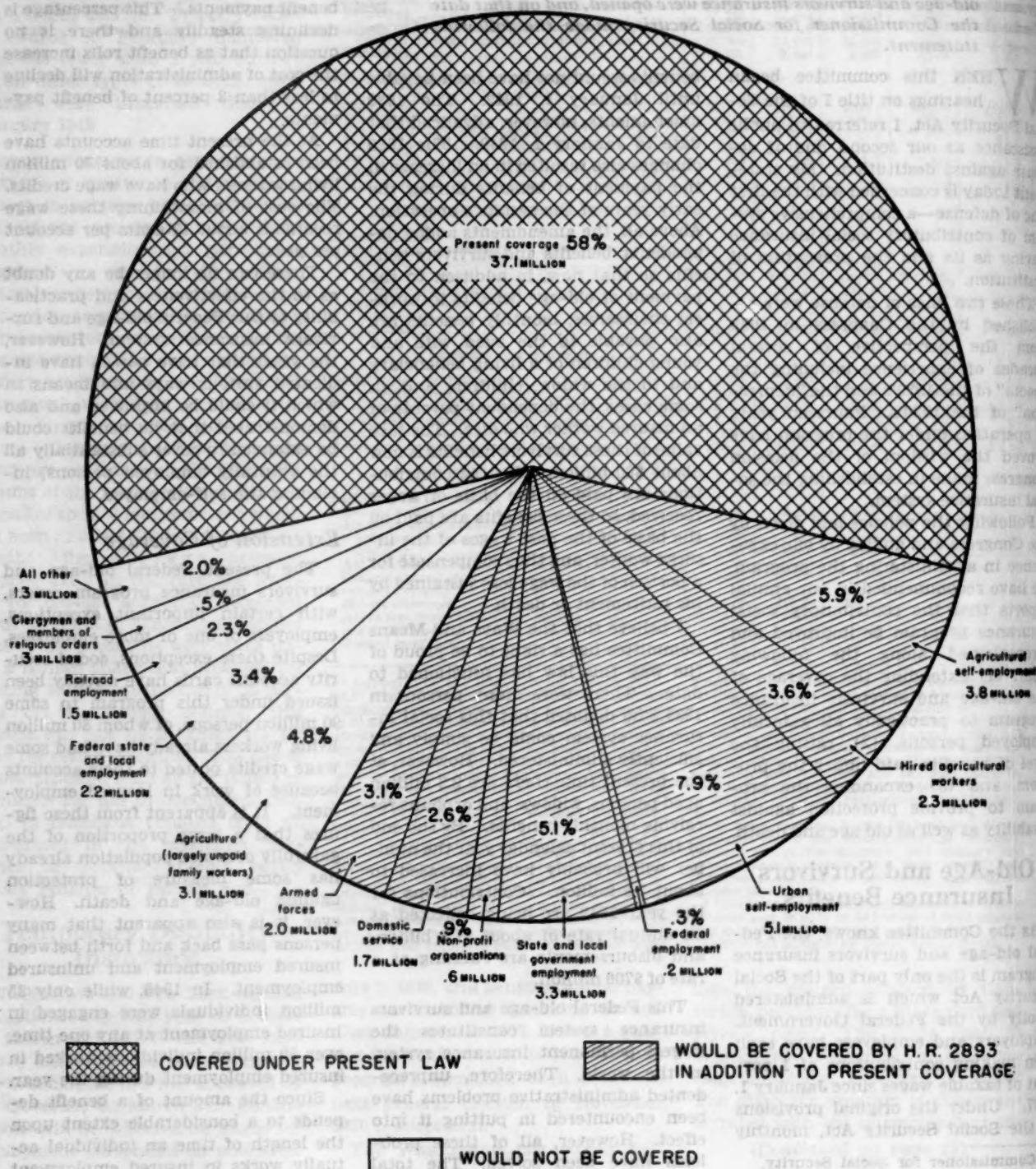
and the amount of his earnings in such employment, persons who pass in and out of insured employment get lower benefits than they would have if all their work had been in insured employment. Persons who always

work in uninsured employment are unable, of course, to develop any benefit rights whatsoever.

The main groups now excluded from old-age and survivors insurance are agricultural laborers, domestic

servants, employees of nonprofit organizations, public employees (Federal, State, and local), railroad employees, and self-employed persons (including small-business men and farmers).

Chart 1.—Estimated proportion of the employed labor force in covered and noncovered employment, June 1950



It is gratifying to note that various groups who have studied the contributory social insurance system have recommended that coverage be extended. The most recent was the Advisory Council on Social Security which, after careful consideration of the administrative and financial problems involved, recommended the extension of the insurance system to cover farmers and other self-employed persons, agricultural labor, domestic service, and other groups. A study undertaken by the Treasury Department at the request of your Chairman reported that "it is now evident that administrative considerations no longer constitute an important barrier to the expansion of coverage in the event the Congress decides to extend the protection of the system." A third and earlier study of the *Issues in Social Security* was made by the Technical Staff on Social Security of your committee. The resulting report, as you know, concludes, in part: "With the prospect of the addition of other kinds of social security benefits, it seems inevitable that availability of old-age and survivors insurance benefits must be all inclusive if the Nation's social-benefit objectives are to be attained."

A recent Gallup poll reports that 60 percent of farmers who expressed an opinion on the question favored the extension of social security benefits to farmers. Many small-business men, professional workers, and others who comprise the nonfarm self-employed, in groups and as individuals have urgently requested coverage under the program.

Of the 80 million living workers who have acquired some wage credits under old-age and survivors insurance, over 13 million are permanently insured and another 31 million have some insured status, the maintenance of which depends on their continuing to work in covered employment. Even for those who are permanently insured, however, shifting between covered and noncovered employment would damage their benefit rights by reducing the amount of benefits potentially payable. Of the nearly 36 million (approximately 44 percent of the total having some wage credits) who have acquired no insured status, many have shifted to a noncovered

occupation such as self-employment. Unless these individuals later return to covered employment, their contributions will have been lost to them. An outstanding result of extending the coverage would be the elimination of this uncertainty as to insured status.

Persons who have not worked in covered employment, of course, are unable to acquire any benefit rights under old-age and survivors insurance, and many of them have no protection under any other system. Even where protection is afforded under other retirement systems, workers who shift between jobs covered by different systems are at a disadvantage, and many fail to qualify for benefits under any system. In order to assure continuity of insurance protection, old-age and survivors insurance should be made the basic social insurance system of the Nation, coordinated with the special systems covering particular groups.

In addition to increasing the social insurance protection of the population generally, extension of coverage would have other beneficial effects. It would eventually reduce the costs of public assistance. In this respect it would be particularly beneficial for the predominantly agricultural States, where public assistance costs now are comparatively heavy because so little of the burden of dependency in those States is met by the contributory social insurance program. In view of the fact that the proportion of aged persons in the population is increasing, we can expect rising public assistance costs unless the social insurance program is enabled to assume its full share of the load.

The Social Security Administration believes that one of the ways in which the Nation's obligation to its veterans can be met is by giving the veteran a chance to provide for his own future. With broad old-age and survivors insurance coverage virtually all veterans would be able to provide for their own security and the security of their families.

The self-employed.—Farm operators and urban business and professional people make up the two main classes of the self-employed, each of which is much larger than any other group excluded from the present old-

age and survivors insurance program. The number of farm operators in the course of a year is about 6 million. The number of the urban self-employed has increased greatly since the war and is now about 7.7 million.

The self-employed were excluded from the original program largely because, at that time, there was no agreement on a feasible method of obtaining such reports of their income. Subsequent developments have indicated that most self-employed persons can report their income, for purposes of coverage, as a part of their income-tax returns.

Reports would be required only from self-employed persons with gross cash incomes from all sources of \$500 or more in a year, and with net incomes from self-employment of \$200 or more. The value of goods produced for home use would not be counted. There is, of course, the special problem of determining how much income is due to self-employment as distinguished from return on investment. However, a reasonable approximation of this can be made from items already in the income-tax return. Therefore, there are no insuperable administrative problems which would prevent extension of coverage to the self-employed.

The Federal Security Agency and the Treasury Department believe that a one-page form can be devised which would be simple for the taxpayer and which would present no major difficulties in administration for the Federal Government. Net income from self-employment could be determined entirely on the basis of two figures already included in the income-tax return, namely, income from business or profession (schedule C), and income from partnerships (schedule E).

Based on the experience of the Treasury Department with the taxation of low and middle income groups in recent years, it is our opinion that the coverage of the self-employed can be accomplished simply, effectively, and economically at this time.

Agricultural labor and domestic workers.—At present about 4.1 million hired workers on farms and about 3 million domestic workers in private homes are excluded from old-age and survivors insurance in the course of a year. In addition to the 4.1 million farm workers, an estimated 600,000—

700,000 people who do not work on farms are excluded from coverage by the definition of "agricultural labor" incorporated in the Social Security Act in 1939. A large group of these workers are engaged in the preparation of fruits and vegetables for market. Altogether, therefore, some 4.7 million persons are excluded from the present

coverage as "agricultural labor."

Both farm and domestic workers are low income groups and are even less able than urban wage earners to protect themselves against the risks of old age and death through their own efforts. A principal reason for the original exclusion of these two

groups was the administrative difficulty due to the large number of small employers involved and the fact that most of these employers do not keep books and would find difficulty in making reports. On the basis of studies made during the past 10 years, I believe that it is administratively

Extension of Coverage

Many wage earners not now covered under old-age and survivors insurance do not have any protection against the risks of old age, death, and disability. Many of those who shift between employment covered by the program and noncovered employment do not acquire insured status under the insurance program and derive no protection from the contributions they have made. An extension of coverage to substantially all gainful employment (including self-employment) would assure the basic protection of the program to members of the labor force, regardless of type of work or changes in jobs, and would at the same time strengthen the financial structure of the program.

Agricultural and domestic employees.—Workable solutions have been developed for the administrative problems of covering agricultural and domestic employees. On the basis of studies made during the past 10 years, it is administratively feasible to extend coverage to these groups through the use of a stamp-book system. The employer would place special social insurance stamps in books carried by the workers. The books would be accepted as evidence of earnings and the employer would not need to make any other report or keep any special records for this purpose. The problem of evaluating noncash wages, such as meals and lodging, could largely be met by the use of a schedule of presumed values. It would be advisable to exclude exchange labor, unpaid family labor, and casual labor. For regular workers on large farms, where pay-roll records are already kept, and for situations in which the employer found it more convenient, the system of pay-roll reporting used in industry could be used.

Employees of nonprofit institutions.—No administrative problems would be involved in covering nonprofit employees. If religious organizations desired, clergymen and members of religious orders might continue to be excluded from coverage. The legislation might also declare that coverage of nonprofit employment is not intended to violate the traditional tax-exempt status of nonprofit organizations.

Federal civilian employees.—Extension of coverage to civilian employees of the Federal Government, coupled with appropriate adjustment in the civil-service retirement system, would be of substantial value to most workers. Workers who shift between Federal employment and employment covered under old-age and survivors insurance would have con-

tinuity of coverage, and career employees would have more valuable survivorship protection in the early years of their employment. The rights of annuitants and employees under the civil-service retirement system would, of course, be preserved, and the separate administration and financing of that system would be continued. Until agreement can be reached on the necessary adjustments in existing Federal retirement systems, Federal employees who are not protected by any retirement system should be covered under the old-age and survivors insurance program.

Employees of State and local governments.—Constitutional difficulties in the levy of a tax against State governments could be avoided by authorizing the Federal Security Administrator to enter into voluntary agreements with States for the coverage of their employees. Local governmental units could participate in the State agreements. Compulsory coverage might be provided for some groups of proprietary employees.

Railroad workers.—While the survivor benefits of the railroad retirement program are coordinated with those of old-age and survivors insurance, the retirement benefits of the two programs are separate. If old-age and survivors insurance were extended to railroad employment, workers who shift between employment covered by old-age and survivors insurance and railroad employment would have continuity of retirement coverage. As in the case of governmental employees, no loss of present rights need be involved.

Members of the armed forces.—Extension of coverage to service in the armed forces would assure continuity of coverage for individuals who spend only part of their working lifetime in military service. The survivorship protection that would be provided career servicemen would be especially valuable to them after they leave military service. In 1946 Congress provided free term-insurance protection to veterans in the event of death during the 3 years following separation from active service. This provision has ceased to have effect for most veterans. Instead of extending this provision, credit for World War II service should be given veterans somewhat as in the railroad retirement and civil-service retirement plans.

Self-employed persons.—A separate statement describes the method for providing old-age and survivors insurance protection for the self-employed.

feasible to extend coverage to these groups through the use of a stamp-book system.

Under such a system each employee would receive a stamp book in which stamps would be placed by his employer to evidence contributions made by the employer and the worker. In rural areas the employer could purchase these stamps from the mail carrier, and in urban areas they could be purchased at post offices. A stamp plan could be used also by small industrial and commercial establishments which found it more convenient.

For regular workers on large-scale farms, where pay records are already kept, the system of reporting now used in industry might be most convenient. For the rest—that is, for the workers on small farms and the temporary help employed during rush seasons—it might be more convenient to use a stamp plan. Whenever he paid his workers, the farmer could place special social insurance stamps in books carried by the workers. Half the cost of these stamps would be borne by the employee. The books would be accepted by the Social Security Administration as evidence of earnings, and the farmer would not need to make any report or keep any special records for the purpose.

Public employees.—It would be entirely feasible to extend the basic protection of the social insurance system to all public employees—Federal, State, and local.

The special retirement systems which now cover public employees, like those in private industry could be constructed so that their benefits would supplement those payable under the basic social insurance system. Such revisions should of course be made in such a way as to increase the total protection afforded to public employees without reducing their retirement benefits.

Until agreement can be reached on the necessary adjustments in existing Federal retirement systems, at least those Federal employees who are not protected by any Federal retirement system should be covered under the basic old-age and survivors insurance system.

Opportunity for State and local government employees to be covered

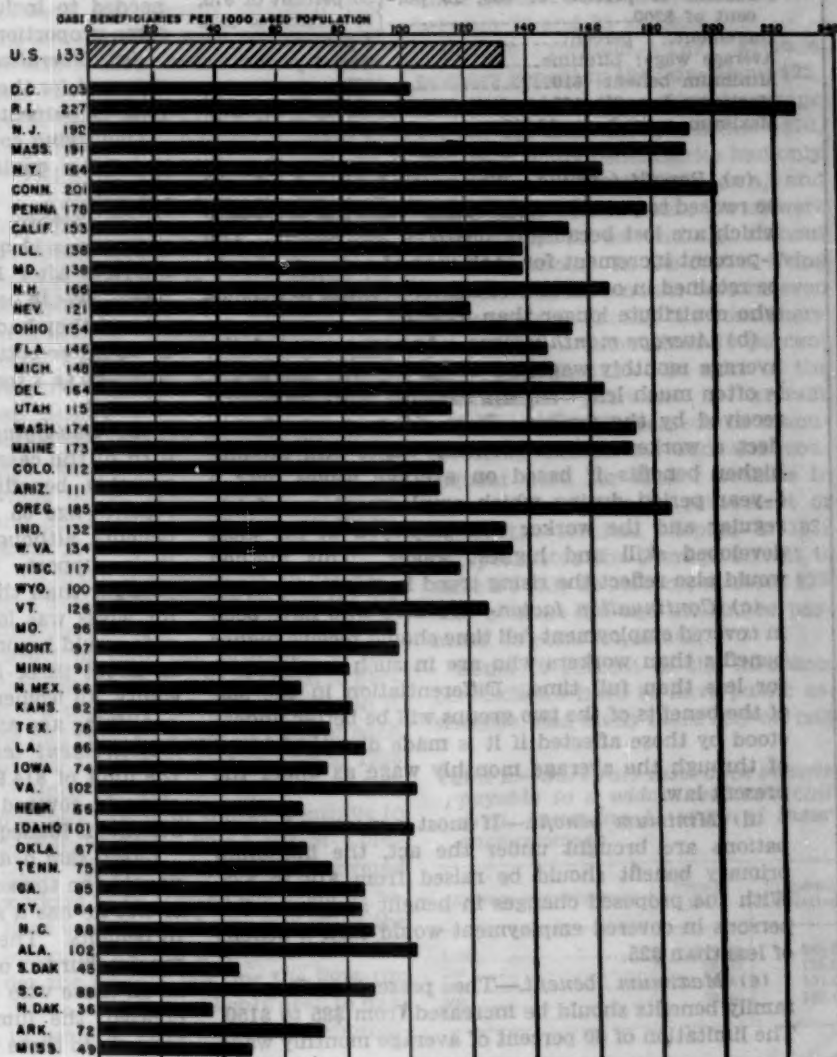
should be afforded through voluntary agreements with the States, provided the social insurance system is protected against adverse selection. Voluntary coverage is proposed in this field only because of the constitutional problem involved in taxing State and local governments.

The armed forces.—Active service in the armed forces should be included under the old-age and survivors insurance system. The establishment of a citizen army during peacetime has made permanent the problem which arose during the war of protecting the old-age and survivors insurance rights of those who devote a few years to the service of their country but who do not

stay in the armed forces long enough to qualify for the benefits of the retirement systems set up by the various services. Credit for active service should be counted beginning with the outbreak of World War II. Protection against disability and superannuation is offered by military retirement systems only for career members of the armed forces. The large group of individuals who serve for periods of less than 20 years in the armed forces would still not accumulate rights to any kind of benefits under the special systems, and should be afforded protection under the old-age and survivors insurance system.

In 1946, Congress provided what

Chart 2.—Aged beneficiaries of old-age and survivors insurance per 1,000 aged population, December 1948, by States ranked according to percentage of their total population on farms in 1940



was in effect free term-insurance protection to veterans in the event of the death of a veteran during the period of 3 years immediately following separation from active military or naval service. This period of time enables veterans to acquire at least currently insured status if they enter insured employment for as much as one-half that period. However, for those vet-

erans who do not enter insured employment this insurance protection ceases upon the expiration of the 3-year period. Even those veterans who enter insured employment suffer some reduction in their benefits because military or naval service is not insured employment. Thus, their average wage upon which benefits are based is less and they do not receive the 1-per-

cent increment which is provided for each year that a person is in insured employment. This provision has already ceased to have any effect for most veterans. Instead of extending the provisions, wage credits for World War II service should be given to veterans somewhat as in the railroad retirement and civil-service retirement plans.

Improvement of Old-Age and Survivors Insurance Benefits

Increasing the size of benefits.—Benefit amounts under the formula adopted in 1939 proved to be inadequate even before the war. Since then the cost of living and wage levels have risen sharply. The program cannot provide the basic security intended without the following major amendments:

Present law	Proposed revision
Formula: 40 percent of \$50, 10 percent of \$200	50 percent of \$75, 15 percent of \$325
Increment: 1 percent	1 percent
Average wage: Lifetime	Best 5 years
Minimum benefit: \$10	\$25
Maximum benefit: \$85	\$150
Maximum wage base: \$3,000	\$4,800

(a) **Benefit formula.**—The present formula should be revised to permit a larger replacement of the wages which are lost because of death or retirement. The 1-percent increment for each year of coverage should be retained in order to give higher benefits to persons who contribute longer than others.

(b) **Average monthly wage.**—As now computed, the average monthly wage, on which benefits are based, is often much less than the monthly wage ordinarily received by the worker. It would more nearly reflect a worker's actual monthly wages and produce higher benefits if based on average wages over a 5-year period during which employment was fairly regular and the worker was employed at his most developed skill and highest wages. This method would also reflect the rising trend in wages.

(c) **Continuation factor.**—Workers who have been in covered employment full time should receive higher benefits than workers who are in such employment for less than full time. Differentiation in the size of the benefits of the two groups will be better understood by those affected if it is made directly instead of through the average monthly wage as under the present law.

(d) **Minimum benefit.**—If most noncovered occupations are brought under the act, the minimum primary benefit should be raised from \$10 to \$25. With the proposed changes in benefit structure, few persons in covered employment would earn a benefit of less than \$25.

(e) **Maximum benefit.**—The present ceiling on family benefits should be increased from \$85 to \$150. The limitation of 80 percent of average monthly wage

should be retained but the limitation of twice the primary benefit unduly restricts benefits to survivors and should be eliminated.

(f) **Maximum wage base.**—The \$3,000 limit on wages credited for benefits should be raised to \$4,800. The \$3,000 limitation, established in 1939, permitted the inclusion of the total annual wages of 97 percent of all covered workers. A wage base of \$4,800 is needed to include total annual wages of about the same proportion of all covered workers.

(g) **Liberalization of benefits for children.**—The payment for the first child in a family should be raised from 50 percent to 75 percent of the primary benefit.

Qualifying conditions.—The requirements now imposed for qualification for benefits also should be revised.

(a) **Insured status.**—Existing insured status requirements (1 quarter of coverage for each 2 elapsed quarters after 1936 or age 21 and before age 65 or death) would be too severe on newly covered workers, even if they had a few previous quarters of coverage. It would be better to reduce the required quarters of coverage to 1 for each 4 instead of for each 2 elapsed quarters.

(b) **Qualifying age for women.**—In only about one-fifth of the cases can a wife now become entitled to monthly benefits at the same time her husband reaches age 65 and is first eligible for his primary benefits, although both benefits may be needed for their support. This is because wives are usually younger than their husbands. If the qualifying age for wives was lowered to 60, both the husband and wife would become eligible for benefits when he is 65 in about three-fifths of the cases. As a matter of equity, all women beneficiaries should have the same qualifying age as wives.

Retirement test.—In view of present wage levels, the limit of \$14.99 which may be earned by a beneficiary in covered employment without suspension of benefits is inadequate; it should be increased to \$50.

Lump-sum death payment.—Lump sums should be payable on the account of an insured worker whether or not he has a survivor who is immediately entitled to benefits. The extra expense at death imposes as great a burden on those who draw monthly benefits as on those who do not. If primary benefits are increased, the lump-sum payment could be reduced from six to three times the primary insurance benefit.

Employees of nonprofit organizations.—Service performed for religious, educational, charitable, and similar nonprofit organizations should be included under the insurance plan.

I believe that compulsory insurance coverage would not endanger the tax-exempt status accorded to these organizations. Specific provisions affirming this status could be included in the legislation. Coverage for employees of these institutions should not be contingent on election by their employers. Any plan that provides elective coverage would be both administratively and actuarially unsound, and in addition would be unfair to those employees whose employers did not elect coverage.

In the event that it is believed desirable public policy not to require nonprofit employers to pay their share of the old-age and survivors insurance contribution, provision could be made that the employee contribution would be compulsory—thus assuring all nonprofit employees and their families of insurance protection. The payment of the employer contribution could be made voluntary and wage credits correspondingly reduced if the employer contributions were not paid.

Employer-Employee Relationship

The definition of an "employee" for purposes of social security should be restored to that under which we operated until June 14, 1948, when Public Law 642 was enacted. The repeal of sections 1 and 2 of this law would restore rights under the old-age and survivors insurance system to an estimated total of from 500,000 to 750,000 workers, who are "employees" as a matter of economic reality but not according to the usual common-law rules required by Public Law 642. Many of these are salesmen, taxicab operators, insurance agents, or home workers. Repeal of the resolution is recommended even though the self-employed are covered under the program.

Newly Insured Groups

If these recommendations relative to broad extension of coverage of the old-age and survivors insurance system are enacted into law it will be necessary to adjust the eligibility re-

Table 1.—Old-age insurance benefits payable to retired persons who have been contributing for 12 years

Average monthly wage	Present law		Proposed legislation	
	Single person aged 65 and over	Couple aged 65 and over	Single person aged 65 and over	Man aged 65 and over, and wife aged 60 and over
\$100.....	\$28.00	\$42.00	\$46.20	\$69.30
200.....	39.20	58.80	63.00	94.50
300.....	44.80	67.20	79.80	119.70
400.....	44.80	67.20	96.00	144.90

quirements and the method for determining the average monthly wage upon which benefits are based so that the newly insured groups will not be unduly disadvantaged because of their late entrance into the system. As the law now stands a person who has not been working in insured employment for roughly one-half the time since the law went into effect on January 1, 1937 (or one-half the time since the date he became 21 years of age, if that date is later) is not fully insured and therefore not entitled to an old-age retirement benefit. Therefore, it would take a farmer who had never worked in insured employment previously and who attained age 60 this year about 8½ years before he could qualify for an old-age retirement benefit. Since 12 years have already elapsed, his average monthly wage would be less than half the average income he would earn during his period of coverage because his earnings would be averaged over the whole period after January 1, 1937, and until he is insured—a period of about 20 years.

To make it possible for newly covered workers to become eligible for insurance benefits within a reasonable period of time the provision of the existing law should be changed to permit a person to be deemed insured if he had covered wages in 1 out of each of the 4 quarters elapsing since 1936 or since age 21. Anyone who had 40 quarters would, of course, continue to be fully insured. The 1-out-of-4 provision would permit newly covered workers to be treated the same as retired workers will be treated when the insurance system is mature, since under the present law, for the long-run future, a worker will only need to have 10 years of coverage out of approxi-

mately 40 years of his working life. If the Congress were to extend coverage to all of the persons now excluded so that the insurance system would be a truly universal coverage plan then it would be possible to require only the same qualifying period for an older worker as was required when the system began operation in 1937.

Liberalizations in Benefit Amounts

Benefits under existing provisions of the law are not adequate for the basic security which the Nation and the Congress expected would result from old-age and survivors insurance for insured persons and their families. The present level of benefits has been found to be inadequate even at the level of the economy in 1939, when these provisions were enacted. Since then, the cost of living has risen between 70 and 75 percent.

Benefit formula.—The average primary benefit in 1940 was about \$22, or a little above the national average for old-age assistance payments—\$20. However, many beneficiaries had only small resources of their own, and those whose benefits were lowest were most likely to be entirely without other resources. As the cost of living rose, the benefit amount became even less adequate. Today the consumers' price index is more than 70 percent above that in 1939. In spite of the considerable increase in average wages—about 125 percent in manufacturing industries—and the consequent need for higher benefits to replace wages lost by retirement or death, the formula adopted in 1939 has permitted the average benefit to increase only 12 percent, to about \$25. The average old-age assistance payment, in contrast, is \$42.

Some 10 percent of the insurance beneficiaries have to have public assistance, and many more rely on help

Table 2.—Survivors insurance benefits payable to a widow and two children, assuming 12 years of insurance coverage

Average monthly wage	Present law	Proposed legislation
\$100.....	\$40.00	\$80.00
200.....	68.00	126.00
300.....	78.40	150.00
400.....	78.40	150.00

from relatives. Obviously the insurance benefits are inadequate to provide even what the Nation as a whole regards as essential for people in need, and such benefits cannot successfully prevent dependency in a large percent of cases. Therefore, the present formula should be changed to 50 percent of the first \$75 (instead of 40 percent of the first \$50)

of the average monthly wage plus 15 percent (instead of 10 percent) of the remainder.

Maximum wage base.—Another important change which should be made is to permit the average monthly wage to be as high as \$400 per month. This would be the result if the taxable wage base were increased to \$4,800 instead of \$3,000.

Coverage of the Self-Employed Under Old-Age, Survivors, and Permanent Disability Insurance

Present status.—The majority of self-employed persons (farmers, small-business men, professional persons) are just as much in need of old-age, survivors, and disability insurance protection as are wage earners. A number of social insurance programs in foreign countries now cover the self-employed. Under our present program, many self-employed persons now pay contributions on behalf of their employees who are covered, and so are very conscious of their own exclusion. The owner of a business large enough to be incorporated acquires protection as an officer of the corporation, but the owner of a small unincorporated concern has no similar advantage. Moreover, many self-employed persons work at times as wage earners but fail to build up and maintain an insured status because their income from self-employment is not credited toward such status. Experience gained in the administration of the income-tax law has made it possible to develop adequate methods of meeting the problems involved in coverage of the self-employed.

Reporting.—Contributions and benefits would be based on income from self-employment. For both the self-employed person and the Government, the simplest way of reporting such income is as part of the income-tax return. Social security reporting would be required only from persons whose annual gross income is \$500 or more (exclusive of income in kind for home use) and whose "net income from self-employment" is \$200 or more. Consistent with the provisions for employees, the maximum annual net income from self-employment on which contributions would be payable would be \$4,800, less the amount of any wages received during that year from other covered employment.

Contribution rate.—Various suggestions have been made for determining the contribution rate for the self-employed. The self-employed could be required to pay only the employee rate or the combined employee and employer rate. Taking into account the nondeductibility of the self-employed person's contribution under the income tax, the inability to exclude all investment income from the contribution base, and the likelihood of later retirement, a rate of $1\frac{1}{2}$ times the employee rate (excluding temporary disability) is recommended. If the employee rate is set at $1\frac{1}{2}$ percent of pay roll, then the self-employed rate would be $2\frac{3}{4}$ percent of his net income.

Net income from self-employment.—Net income from self-employment would be determined entirely on the basis of two figures already included in the income-tax return, namely, income from business or profession (schedule C) and income from partnerships (schedule E).

Retirement test.—One month's benefit would be withheld for each month during which a beneficiary engaged in any self-employment activities resulting in net earnings of more than \$50.

In 1939, about 97 percent of all covered workers received wages below \$3,000. At today's wage levels, \$4,800 would include the total wages of about 96 percent of the workers. Thus, this proposed change is necessary to give workers the same degree of protection against wage loss that they were accorded in 1939. If the wage base is not raised, the differential between benefits for low-wage and high-wage workers will not adequately represent their differences in levels of living and the benefit structure will tend more toward a flat level.

Calculation of average monthly wage.—Benefits are based on the worker's wages from covered employment averaged over all months after 1936 (or his later attainment of age 21), whether or not he had covered wages in all such months.

The purpose of basing benefits on such an average monthly wage was to permit benefits to be related to a worker's usual earnings even though he retired within a few years after the program began, without permitting excessive payments to persons who will retire many years hence. At the same time, the average monthly wage, and hence the benefit amount, was reduced for persons who moved in and out of covered employment, whether on account of noncovered employment, unemployment, or disability. This method of calculating the average wage has been criticized for several reasons.

First, while most persons recognize the justice of higher benefits for persons who pay contributions regularly than for those who work some of the time outside the program, the concept of an "average" wage lower than that which the worker ordinarily is paid is difficult to understand.

Second, any periods of disability which the individual suffers should not reduce his average monthly wage or benefit amount, even though periods when an individual was not in the labor force or was working in noncovered employment should result in lower benefits based on his covered employment.

Third, an "average monthly wage" figured over an individual's entire working lifetime, as the present formula will require in the long run, will not be representative of his wage loss

at death or retirement. It will include the low wages when he was learning his trade or business. Also, since there is a long-term upward trend of wages, it will fail to remain reasonably representative of current wage levels. It seems better to base benefits on the average wages a worker has during a reasonably limited period when he was working fairly regularly at his most developed skill and hence earning his best wages. Ordinarily, such a period would be toward the latter part, although not necessarily the end, of his working lifetime and benefits based on it would fairly represent the general wage level when he retires.

A change in the present method of figuring the average monthly wage will, of course, be necessary when the act is extended to cover a number of occupations heretofore excluded. Otherwise, the employees in such occupations would for many years have a very low average monthly wage and would probably receive very small benefits. Averaging wages over a limited period such as the individual's best 5 years rather than all years since 1936 would prevent undue hardship to the newly covered workers and improve the benefit structure generally.

Increase in benefit amounts for continuous employment.—Because the average monthly wage is reduced by any months since 1936 when an individual had no covered wages, benefits are larger for workers who are in covered employment all their working lives than for persons in such occupations for proportionately less time. Even when coverage is broadly extended, some provision is needed to assure substantially larger benefits to those persons who work continuously than for others, like women who leave the labor force upon marriage, who become eligible for benefits but have not engaged continuously in covered employment. Otherwise, the unduly large benefits of persons irregularly in covered employment, or even irregularly in the labor force, will be largely financed by regularly covered workers and their employers. If such variation is made directly in the benefit amount, rather than in the average monthly wage, those affected would understand it better.

Minimum benefits.—If most occupations now excluded are covered, as

proposed, the minimum primary insurance benefit should be increased. The present amount, \$10, does not represent even the minimum economic security intended in 1939, when the figure was set. If the proposed revisions in coverage, benefit formula, and method of computing the average monthly wage are enacted, the minimum benefit could be established at \$25 without exceeding the computed benefits of the majority of those who customarily support themselves.

Maximum benefits.—Under existing provisions, family benefits may not exceed \$85 a month, twice the amount of the worker's primary benefit, or 80 percent of the average monthly wage, whichever is least. If a \$4,800 wage base is used, a higher dollar maximum, such as \$150, is needed to permit a man with a high average wage and his wife to draw the full amount of their benefits when the man has been in covered employment for a fairly long period. The requirement that benefits may not exceed twice the amount of the primary benefit is unduly restrictive on survivor families at the middle income levels which include most insured workers' wages. Therefore, it is recommended that this particular requirement be eliminated, but that the other two be retained.

Qualifying Age for Women

Women should be eligible for benefits at age 60. Wives are generally a few years younger than their husbands. Requiring a wife to be aged 65 before her benefits can be paid means that only about one-fifth of the married men who retire at age 65 have wives immediately eligible for wife's benefits. Some families must, therefore, live on very inadequate benefits for several years until the wife is eligible for benefits. If women were permitted to draw benefits at age 60, about three-fifths of the married men would have wives immediately eligible for wife's benefits when the men attain age 65. Furthermore, a widow between ages 60 and 65 could also draw benefits immediately. Women workers themselves, as a matter of equity, should also be eligible for primary insurance benefits at age 60.

Retirement Test

Benefits are not paid for any month in which a beneficiary earns more

than \$14.99 in covered employment. Although benefits are intended for workers who have retired from substantial employment, beneficiaries should be permitted to do some part-time work, paying up to about \$50 a month, without loss of benefits.

Lump-Sum Death Payment

Such payments may now be made only if the insured worker leaves no survivor who could immediately become entitled to monthly benefits. The extra expenses of death impose as great a burden on those who draw monthly benefits as on those who do not. The lump sum should be payable upon the death of any insured worker, irrespective of the payment of monthly benefits. On the other hand, since the primary insurance benefit would be increased, the lump-sum payment might well be three times rather than six times the primary insurance benefit.

Disability Benefits

Our existing social insurance program provides some protection against wage loss due to unemployment, old age, and death. But we have provided no social security against a hazard which is equally, sometimes even more, disastrous to a family—the temporary sickness or injury which keeps the wage earner off his job for weeks or months, or the more serious disability which incapacitates him for a longer period—perhaps for the rest of his life.

Every day nearly 4 million men and women of working age are suffering from some disabling condition. Over 2 million of them have been disabled for 6 months or longer. To the wage earner who is unable to work and to his family, which depends on his earnings, the loss of income has the same social and economic impact whether it is caused by labor-market upheaval or physical incapacity.

Temporary disability caused by illness or injury and extended disability resulting from accident or chronic disease are economic risks against which most workers find it virtually impossible to budget on an individual basis. To most workers the cost of private disability insurance is prohibitive; comparatively few have the pro-

Disability Insurance Benefits Under Old-Age and Survivors Insurance

Need for disability protection.—Each day about 2 million persons recently in the labor force are kept from working by disability which has lasted less than 6 months, and 2 million or more persons aged 14 to 64, who otherwise would be gainfully employed, are affected with serious disabilities which have continued for more than 6 months. While it exists, disability may be economically more disastrous for a worker and his family than unemployment, death, or forced retirement. The fact that the incidence of disability is reasonably predictable in the aggregate—although not individually—makes it an insurable risk and one which, like old age and death, can be effectively met through contributory social insurance.

Temporary disability insurance.—Employees with fairly recent attachment to the labor market who are disabled for 7 consecutive days or longer by reason of illness or injury should receive cash benefits to partially replace their lost earnings. These temporary disability benefits would be payable if the disabled individual cannot engage in his usual, most recent, or reasonably similar work.

The weekly benefit amount is designed to tide the worker and his family over relatively brief periods of sickness. During short illnesses, most regular living expenses cannot be deferred or substantially reduced, and benefits ought to be geared, therefore, to the individual's recent wages and the number of his dependents. For a single individual, weekly benefits might approximate 50 percent of recent full-time wages up to a maximum of around \$30 a week and, with an additional allowance for dependents, the maximum for an individual with three or more dependents should be \$45 a week. The payment would continue for a maximum of 26 weeks of sickness.

Extended disability insurance.—Monthly cash benefits should be payable to insured workers who are afflicted with serious disablements when these have lasted more than 6 consecutive months. Such extended disability benefits should be payable only if the worker is found incapable of engaging in any substantially gainful work.

To receive benefits, a disabled worker should have extensive, as well as fairly recent, covered employment. Benefits would, of course, be terminated if recovery occurred, and beneficiaries would be required to undergo periodic examinations to determine whether disability still exists.

Benefits should be payable regardless of age, and the total of benefits payable in any one case should be in relation to the number of the disabled worker's dependents. More than half the cases of protracted disability occur at younger ages when the worker has heavy family responsibilities and has not had an opportunity to build up savings or insurance. The disabled worker and his wife and children could receive monthly benefits computed in the same way as the

benefits of an aged, retired worker and his dependents. It also would seem reasonable that an aged disabled husband or widower, if he is the dependent of a woman worker, should have the same type of protection as the dependents of a male worker.

Protection of insured status.—Under the existing program, a period of prolonged unemployment due to disability may cause the complete loss of a worker's insurance protection. If benefits for extended disability are added, the worker's insurance protection for subsequent retirement or death benefits could be maintained during a period of disability.

Rehabilitation and work.—Many persons formerly considered "permanently and totally" disabled can be rehabilitated to again become self-supporting, productive workers. Insurance funds should be used to rehabilitate disabled workers where it appears that they can be returned to employment. If a disabled person is able in a month to earn more than \$50 he ordinarily should not receive benefits for that month. While actually engaged in a program of rehabilitation, however, he should be given special encouragement to try out his skills and attempt to return to substantially gainful work.

Integrated administration of disability insurance and old-age and survivors insurance.—Decided operating advantages would arise from the integration of old-age and survivors insurance with short-term and extended disability insurance. The existing facilities of the Bureau of Old-Age and Survivors Insurance, including the wage-record system and the field organization, would be available for the administration of disability benefits. Employers would keep one set of records; they would prepare a single wage report covering old-age, survivors, and disability insurance. Contributions would go into a single trust fund, thus providing greater flexibility in financing costs. The public would go to a single field office for all questions on earnings records, for filing death, retirement, and disability claims, and for general information. Facts established for one type of benefit, such as marriage or age, would be on record for use in subsequent claims for other types of benefits.

By using the same administrative machinery for short-term and extended disability a single medical case history could be used for both types of benefits. Overlapping of official medical examinations would be avoided, and the number of physicians and administrative personnel required would be kept at a minimum. The administration of rehabilitation services also would be facilitated. The effectiveness of rehabilitation is conditioned to a large degree upon its being started promptly. Since close contact would be maintained with disabled individuals while they were receiving short-term disability benefits, an early determination could be made as to whether and when rehabilitation should be undertaken.

Financing an Expanded Old-Age, Survivors, and Disability Insurance Program

Strengthening the actuarial basis of the program.—The recommendations for changes in coverage would strengthen the actuarial basis of the program, both in the immediate future and in the long run. Income from contributions would be increased while at the same time the relative cost of insurance benefits paid to the group of individuals who move between uninsured and insured employments would be reduced.

Long-run financial plans essential.—A long-range plan should be developed to assure ample funds to finance benefit disbursements not only in the years just ahead but in the more distant future, without necessitating abrupt changes in premium rates. The contribution rates in the present law are as follows: 1 percent each for employers and employees during 1949; 1½ percent each in 1950 and 1951; and 2 percent each for 1952 and thereafter.

Division of costs.—With practically complete coverage, an eventual Government contribution toward financing the program becomes equitable and appropriate. Such a contribution would be offset by the reduced Federal costs for public assistance if coverage is extended and disability benefits are included. Distribution of the ultimate cost of these benefits among employers, employees, and the Government should be governed by the degree to which coverage is extended and the method of financing other types of social insurance benefits.

Cost of present old-age and survivors insurance program.—If the 1939 estimates of the cost of the present law are adjusted to allow only 2-percent interest on reserves (the rate which is now used in making estimates) instead of 3 percent (the rate that was used in making estimates in 1939), the level premium cost from 1950 on is from about 6 percent to 9 percent of pay rolls and the intermediate figure would be about 7½ percent of pay rolls. The 1939 estimates are now out of date because of the great increase in wages and number of workers employed. Present estimates of the expanded program based upon present wages and level of employment will also turn out to be too high if wages and employment continue to increase as they have in the past.

Taking into account the changes that have taken place since 1939, the latest actuarial estimates in-

dicate that the level premium cost of the present law is somewhere between 3.3 percent to 5.7 percent of pay rolls or about 4.5 percent if we take an intermediate figure.

Cost of expanded old-age, survivors, and extended disability insurance program.—The level premium cost of the expanded program, based substantially on present employment and wage levels, is about 5.6 to 9.2 percent of pay roll, or an intermediate figure of around 7.4 percent. Thus, the cost of the expanded program is about the same as the level premium cost of the 1939 act based on 1939 assumptions (with the exception of the change in interest rate).

Our history indicates that the level of income and earnings in the future will be above that now prevailing. If the cost estimates are amended to take account of the long-term tendency for wages to increase, the intermediate level premium cost would be lowered from 7.4 percent to about 6 percent.

It is significant to note that the level premium cost of the present railroad retirement program is estimated at 13.6 percent of pay rolls, utilizing the 3-percent interest rate specified in the railroad law. For purposes of comparability with old-age and survivors insurance estimates which utilize a 2-percent rate the level premium cost of the railroad program would be about 15 percent of pay rolls.

Cost of temporary disability insurance.—It is estimated that a national system of temporary disability insurance—providing benefits, after a waiting period of 7 consecutive days, for up to 26 weeks during a benefit year—is likely to cost about 1 percent of covered pay rolls. This amount would be sufficient to provide benefits averaging with dependents' benefits about 50 percent of covered wages. Other specifications of the system assumed in this cost estimate are that the eligibility requirements include a test of recent attachment to the labor force; that there be adequate safeguards in claims administration, particularly as regards the requirement for medical certification of disability; and that temporary disability insurance would be administered as part of the national system of old-age, survivors, and disability insurance. By using the same wage records and field offices, administrative costs would be minimized.

tection offered by existing Federal and State retirement programs and other benefit systems. For these reasons disability continues to be a major cause of dependency.

In June 1948, 83,000 persons were receiving aid to the blind throughout the United States; and the families of about 90,000 incapacitated workers were receiving aid to dependent children. Of the more than a million

children receiving such aid, one-third were from families where one or both parents were incapacitated. Many of those on the assistance rolls have become destitute because disability forced them to stop work and use up all of their personal savings. Clearly, the cost of dependency is a heavy drain on the public purse; disability causes much of this dependency.

A program of social security falls

short of its basic purpose if it fails to protect workers and their families against the risk of disability. The best way to provide this basic protection in a manner consistent with the traditional American concept of dignity and self-respect is by a contributory social insurance program. Disability, like other economic risks, cannot reasonably be predicted on an individual basis; but in the aggregate

it is a predictable, insurable risk. Under a broad contributory social insurance system this necessary protection can be provided at a cost well within the reach of every worker.

For all insured wage earners and self-employed persons who have been disabled for 6 months or longer and cannot engage in any substantially gainful work, monthly benefits should be payable, beginning after a 6-month waiting period. These extended disability benefits should be comparable to the benefits payable upon retirement. For eligible wage earners only—to tide them over the first 6 months of disability—weekly disability payments should be payable. Only those whose earnings show regular attachment to the labor force should be eligible for benefits in either case—and only if their disability is medically demonstrable.

Disability insurance is part of the social insurance systems in practically all countries, and its administrative feasibility has been proved beyond question. This view has been recently affirmed by the Senate Advisory Council on Social Security in its recommendations for establishment of a permanent and total disability insurance program. In the United States we have had considerable experience with disability programs. The various special public retirement systems, the program for railroad workers, the veterans' program, workmen's compensation, the State cash sickness insurance programs, and commercial insurance have provided valuable sources of information and experience in planning a national program of disability insurance. Some of those who question the practicability of such a national program in this country are concerned over the fact that a number of private insurance companies discontinued writing disability contracts after unfavorable experience with them during the depression years. On that point we agree with the Senate Advisory Council, which said: "In our opinion, that experience is important but not conclusive."

The present old-age and survivors insurance system is already full geared to large-scale payment of benefits similar to those proposed for disability. The wage records system, the network of field offices, and other administrative facilities necessary for adminis-

tering a disability program would be largely the same as those for the retirement and survivors program. Thus, existing administrative machinery could be adapted with minimum effort and expense to payment of the new benefits.

The programs for both temporary and extended disability benefits should be integrated with the old-age and survivors insurance system.

The advantages to claimants, to doctors, and to the public generally in having only one field office to look to locally for information and action on old-age, survivors, or any form of disability benefits are obvious. Administrative savings to be obtained from such an integrated program would alone be sufficient reason for selecting full integration as the most desirable course.

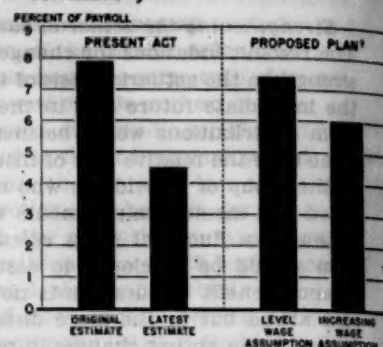
Three States—Rhode Island, California, and New Jersey—now have temporary disability programs. Our study of the operations of these and other programs has convinced us that a program of temporary disability benefits fits into a comprehensive insurance system embracing retirement, survivors, and disability insurance. Experience has shown that the two programs of temporary disability and unemployment insurance are so different as to require almost separate administration, with separate policies, separate procedures, and separate administrative staffs.

One of the major objectives of a program of disability insurance would be to finance the rehabilitation of disabled persons for return to gainful employment. Rehabilitation would be accomplished largely through existing State and local facilities. Our experience in administering the retirement and survivors program has demonstrated that much of the case development and incidental operations can be successfully decentralized to local offices. We expect that the opportunities for local operation would be even greater with a disability program.

Cost of Present Old-Age and Survivors Insurance Program

If the 1939 estimates of the cost of the present law are adjusted to allow only 2-percent interest on reserves

Chart 3.—Level premium cost¹ of proposed plan compared with that under present act (intermediate estimate²)



¹ Contribution rate beginning in 1950 that would make the insurance benefits self-supporting (from contributions and 2-percent interest thereon) from that year on.

² Average of low and high cost estimates as shown in Actuarial Study No. 28 (Division of the Actuary, Social Security Administration).

† Includes old-age, survivors, and extended disability benefits of H. R. 2893 but excludes weekly disability benefits.

(the rate which is now used in making estimates) instead of 3 percent, the rate that was used in making estimates in 1939, the level premium cost from 1950 on is from about 6 to 9 percent of pay rolls, with the intermediate figure about 7½ percent. Of course, these 1939 estimates are now out of date because of the great increase in wages and number of workers employed. Estimates of the expanded program based upon present wages and level of employment would also turn out to be too high if wages and employment continue to increase at the same rate as they have in the past.

Taking into account the changes that have taken place since 1939, the latest actuarial estimates indicate that the level premium cost of the present law is somewhere between 3.3 and 5.7 percent of pay rolls, or about 4.5 percent if we take an intermediate figure.

Cost of Expanded Old-Age, Survivors, and Extended Disability Insurance Program

The level premium cost of the expanded program, based substantially on present levels of employment and wages, is about 5.6 to 9.2 percent of pay rolls, or an intermediate figure of around 7.4 percent. Thus, the cost of the expanded program is about the same as the level premium cost of the

1939 act based on 1939 assumptions (with the exception of the change in interest rate).

Of course, actuarial estimates must be presented within a wide range since no one can predict accurately for several decades in the future economic conditions, mortality rates, population growth, retirement rates, and many other such factors upon which actuarial estimates must be based.

One fact is clear, however. As an individual's wages increase, he always receives a larger benefit but this benefit represents a smaller proportion of his wages. This is because the present old-age and survivors insurance law provides for the payment of primary benefits of 40 percent of the first \$50 in average monthly wages and 10 percent of the remaining amount up to \$200 additional. For instance, the individual receiving an average wage of \$100 per month receives basic old-age insurance benefit of \$25 per month or 25 percent of his average wage; the \$250-per-month individual receives \$40 per month, which represents 16 percent of his average wage. Thus, as the average wage of insured persons increases, the relative costs of the present benefits measured as a percentage of pay roll will decrease.

At the present time the average wage of persons contributing to the insurance system is substantially

higher than the average wages assumed in making the actuarial cost estimates in 1939. This single factor has resulted in a great reduction in the relative costs of the insurance plan. In calculating the costs of the proposals I have presented, it must be borne in mind that extension of coverage would result in including all the wages of many individuals who are already under the insurance system part of the time. This would increase their taxable wages and reduce the relative cost of the insurance plan.

The figure for the expanded program is predicated on the maintenance of existing wage levels over the next 40 or 50 years. However, our history indicates that the level of income and earnings in the future will be above that now prevailing. If the cost estimates of the present benefit provisions are amended to take account of the long-term tendency for wages to increase, the intermediate level premium cost of the expanded program (excluding temporary disability) would be lowered from 7.4 percent to about 6 percent, taking the intermediate figure for purposes of comparison.

In this connection it is significant to note that the level premium cost of the present railroad retirement program is estimated at 13.6 percent of pay rolls utilizing the 3-percent in-

terest rate specified in the railroad law. If an interest rate of 2 percent were used, to put the estimates on a basis comparable to that for old-age and survivors insurance, the level premium cost of the railroad program would be about 15 percent of pay rolls.

Cost of Temporary Disability Insurance

It is estimated that a national system of temporary disability insurance—providing benefits, after a waiting period of 7 consecutive days, for up to 26 weeks during a benefit year—is likely to cost about 1 percent of covered pay rolls. This amount would be sufficient to provide benefits averaging about 50 percent of covered wages, and representing higher proportions of earnings for the lower-paid workers and for workers with dependents. Other specifications of the system assumed in this cost estimate are that the eligibility requirements include a test of fairly recent attachment to the labor force; that there be adequate safeguards in claims administration, particularly as regards the requirement for medical certification of disability; and that temporary disability insurance would be administered as part of the national system of old-age, survivors, and disability insurance. Use of the same wage records and field offices would minimize administrative costs.

TEMPORARY DISABILITY

(Continued from page 2)

insurance system, both being administered by the Employment Security Department. Disability benefits under the State plan are the same as unemployment benefits in the same uniform benefit year, \$10-25 a week and \$150-650 in a year. Benefits under private plans must be as great as those under the State plan. Benefits are payable to individuals who are unable to perform their regular or customary work because of illness or injury, but they are not payable for illness arising from pregnancy unless the illness lasts more than 4 weeks after the termination of pregnancy.

New York's disability law is not related to the unemployment insurance law. The program is to be admin-

istered by the Workmen's Compensation Board along the same lines as workmen's compensation, with private insurance companies and the State fund competing. A special State fund is established to pay benefits to the "disabled unemployed." It is to be financed by equal employer and employee contributions of 0.1 percent of wages paid during the period January-June 1950, and thereafter by assessments against the carriers authorized to pay benefits under the act. To finance benefits for disability during employment, contributions are scheduled to begin July 1, 1950, with employees paying contributions representing 0.5 percent of wages up to 30 cents a week, and employers paying the "excess cost of benefits."

Benefits, which begin in July 1950, are payable at the rate of one-half the average weekly wage, and duration

is limited to 13 weeks in any 52 consecutive calendar weeks. The maximum weekly payment is \$26, and the minimum is \$10 or the average weekly wage, if less than \$10. Benefits are payable to an individual who is unable to perform the regular duties of his employment or any employment for which he is reasonably qualified by training and experience. Benefits are not payable for illness arising from pregnancy unless the illness occurs after the employee has returned to work for a covered employer for 2 consecutive weeks after termination of the pregnancy.

Enactment of these two statutes means that more than 27 percent of the workers covered under unemployment insurance laws, as estimated for 1946, will have some measure of protection under State laws against non-occupational disability.

Social Welfare in Sweden

by KONRAD PERSSON *

Since the end of the war, countries all over the world have been studying and revising their social security systems. Sweden is among the countries that have enacted new legislation, and in this article the Director General of the Swedish Royal Pensions Board reports on current programs and on the provisions that have been enacted but will not come into force until later.

SWEDEN is spending much effort on developments in the social field at the present time and is making considerable progress. In practically every branch of the social services either new legislation has been passed or the regulations in force are being revised. Royal commissions, notably the Social Welfare Committee, have been entrusted with this work of revision. The following account will touch on the national pensions scheme, child allowances, health insurance, accident and unemployment insurance, and poor relief.

National Pensions System

The national pensions system was first introduced in Sweden in 1913.¹ It was soon found, however, that the pensions were too small; subsequent increases still left them inadequate. To remedy the deficiency, the National Pensions Act of June 29, 1946, was enacted and came into force on January 1, 1948. The basic idea underlying the new legislation is that, as a rule, the national pension must be large enough to afford a subsistence level of living without supplementation from poor relief.

In principle, only Swedish citizens registered in Sweden are eligible for a pension, which may be an old-age or invalidity pension, a sickness allowance, or a widow's pension.

All benefits except the widow's pensions are paid whether the beneficiary has other income or not, but certain important supplements, as will be shown, are granted only after an income test. In computing the amount of those benefits that vary with the amount of other income, the first 400

kronor² of income for a person living alone and the first 600 kr. for a man and wife are ignored. Should the income of a person without dependents exceed 400 kr., the benefits are reduced by half the excess amount of income.

Old-age pension.—The old-age pension is payable to a person who has attained the age of 67, while the invalidity pension, sickness allowance, and widow's pension are payable before the attainment of that age. The benefits differ not only in the qualifications necessary for their receipt but also in other respects, including the method of calculating the amount.

The old-age pension is paid, irrespective of the existence of income from other sources, at the rate of 800 kr. annually for certain married pensioners—that is, for a husband with a national pension whose wife is in receipt of a so-called "wife's allowance"—and at the rate of 1,000 kr. for any other person entitled to a pension. As noted below, supplements to these amounts are paid to persons with little or no outside income.

Invalidity pension.—An invalidity pension is payable to any person who, before reaching the age of 67, suffers from a physical or mental disease, disablement, or any other infirmity that makes him incapable of earning a living by performing such work as corresponds to his powers and talents, provided that the incapacity may be deemed permanent. The pension consists of a basic pension of 200 kr. a year, which is paid irrespective of the pensioner's income, and a supplementary benefit, up to a maximum of 600 kr. per annum to a married pensioner and 800 kr. to an unmarried pensioner. The amount of this sup-

plementary pension is related to the amount of income from other sources.

Sickness allowances.—Sickness allowances are designed to provide aid under the national pensions system for persons who are incapacitated for work but are not eligible for an invalidity pension because their incapacity, while assumed to last for a considerable period, is not deemed to be permanent. The allowance is paid to any person who has suffered uninterruptedly for at least a year from an incapacity of the same degree as that required for receipt of an invalidity pension. It is payable for a certain period fixed in advance, and the amount of the payment and method of calculation are the same as for the invalidity pension.

Widow's pension.—A widow's pension is payable after an income test to a woman who is at least 55 years of age at the time of her husband's death and has been married to him at least 5 years. The amount of benefit depends on the size of the widow's income from other sources but may not exceed 600 kr. a year. In certain circumstances a younger widow (or widower) with children under age 10 may receive an allowance in the same amount as the widow's pension.

Supplementary payments.—The pension benefits indicated above are in certain cases raised by means of increments, which are likewise regarded as national pension payments. These supplementary payments are a housing increment, a special housing increment, a wife's allowance, and an extra allowance for blindness.

In view of the higher housing and fuel costs in certain areas, the country is divided into five housing-cost groups, and the size of the housing increment depends on the group in which the pensioner's census district is situated. The housing increments, payment of which depends on the recipient's other sources of income and marital status, vary in size between 100 and 800 kr. Thus a married couple of small means in the more populous areas may receive 2,400 kr. a year.

The special housing increment, in-

*Director General and Head of the Swedish Royal Pensions Board.

¹See Helen Fisher Hohman, "Social Democracy in Sweden," *Social Security Bulletin*, February 1940.

²The exchange value of the krona (April 1949) is approximately 28 cents in United States currency.

tended for districts with exceptionally high housing costs, is paid subject to the decision of the local authorities, and its size depends on the principles which they have laid down. Generally speaking, the principle applied is that the increment shall be sufficient for payment of a reasonable rent insofar as such cost may be presumed not to be covered by any other form of national pension.

Wife's allowance.—This benefit is payable to the wife of a pensioner, provided she has reached age 60 and the couple has been married at least 5 years. The wife's allowance consists of the supplementary pension—600 kr. in absence of other income—in the same amount as she would have received had she been entitled to an invalidity pension. The housing increment, up to a maximum of 800 kr. a year, is also payable, so that the old-age pension and the wife's allowance, plus housing supplement, may total 2,200 kr. annually.

Extra allowance for blindness.—An allowance of 700 kr. per annum, irrespective of the size of other income, is paid in addition to the national pension to persons who have become blind before attaining age 60.

Administration.—Matters concerning old-age and widow's pensions are as a rule handled by the local pensions committees. Other matters are examined both by the local committees and by the central authority, the Pensions Board.

Since the beginning of 1948, all pensions have been paid directly by the Pensions Board, usually by means of national pension money orders. An estimated 700,000 payment orders are sent out every month.

The pension fees—the insured person's contributions—range from 6 to 100 kr. per annum, and all persons between the ages of 18 and 66 are liable to pay a premium. The fulfillment of this liability has no bearing, however, on the right to a pension. The premiums are levied in conjunction with the collection of the public taxes. Only a very small proportion (about 11 percent) of the cost of the national pensions system is covered by the premiums. The bulk of the cost is met by the State.

To supplement the national pensions scheme, the Pensions Board is

doing a great deal in the field of the prevention of invalidity. These activities comprise (a) medical care in the Board's own hospitals for diseases that tend to cause invalidity—notably arthritis, neurosis, and asthma, (b) occupational training, and (c) any other activity in the interest of the national pensions scheme intended to prevent or remove incapacity for work or to promote public health.

The Pension Board also conducts a voluntary pension insurance business, through which any person may, by voluntary contributions, increase his national pension benefits.

Family Allowances

A new (1947) law relating to child allowances also came into force on January 1, 1948. These allowances consist partly of general child allowances, which are paid at the rate of 5 kr. a week (260 kr. a year) to practically every child in the country below the age of 16, and of special child allowances, which are payable for the subsistence and upbringing of certain groups of children—for example, the children of widows and invalids. The maximum special allowance is 420 kr. a year, payable to orphans and, in certain circumstances, to fatherless or motherless children, while a maximum of 250 kr. is payable to certain other groups of children specified in detail in the act, including as a rule the children of persons in receipt of a national pension.

Health Insurance

Health insurance is operated, at present, on a voluntary basis. The new system, which was introduced by an act dated January 3, 1947, and which was to have come into force on July 1, 1950, is Nation-wide and obligatory. Voluntary insurance will continue, however, within the framework of the new insurance program. The effective date has been postponed indefinitely.

Medical care and cash sickness allowances are provided under the new obligatory system. Medical care insurance does not cover hospital care, medicines, or assistance during pregnancy and childbirth. Free hospital care and free or cheaper medicine are to be provided outside the framework of insurance, while assistance during pregnancy and childbirth is subject to

special arrangement.

The medical care program is Nation-wide, while the cash sickness benefits system, on the other hand, covers only those members of a sick benefit insurance society whose annual earnings amount to at least 600 kr. Married women are protected even if they are not members of such a society. (As a rule, married women are not members of sick benefit insurance societies but are merely insured in their capacity as members of the family. The same applies to children under 16 years of age. Accordingly, persons in these categories do not pay contributions to the sick benefit insurance societies.)

Medical care insurance is intended, in accordance with certain principles specified in detail in the act, to cover three-fourths of medical expenditures, including the doctor's traveling expenses and compensation for the journey to and from the doctor, and the cost of traveling to and from the hospital.

The sickness allowances paid a member of a sick benefit insurance society amount, as a rule, to 3½ kr. a day, irrespective of his earnings. This amount is supplemented by a husband-or-wife allowance of 2 kr. a day and a child allowance, generally at the rate of ½ kr. per child per diem. The sickness allowance is not payable for the first 3 days of an attack of illness or for longer than 730 days for any one period of ill health. The amount paid to a married woman who is not a member of a sick benefit insurance society is 1½ kr. a day.

As already mentioned, the benefits under the obligatory insurance system may be increased by voluntary insurance, provided the member at the time of application is under age 55 and is in good health. Only certain forms of treatment specified in detail in the act are provided.

Voluntary insurance provides a cash allowance of 1½, 3, or 4½ kr. a day. However, the benefits from both voluntary and compulsory insurance, plus such wages or compensation as the member is otherwise entitled to during his sickness, may not amount per diem to more than ⅓ of his annual earnings.

For the compulsory insurance, members of sick benefit insurance

societies must pay contributions based on the amount of the sickness allowance. For example, the annual fees for members insured for a sickness allowance of 3½ kr., including medical aid, are estimated at about 24 kr. The size of the fees for voluntary insurance depends, in part, on the age of the insured and the scale of the assistance rendered to him during sickness.

Very substantial State grants—about 70 percent of the total costs—will be made for the compulsory insurance system. Certain State grants will also be made for the voluntary system.

The new insurance system will be administered by general sick benefit insurance societies, and it is assumed that the existing societies will be converted into general societies for this purpose.

Accident Insurance

The first legislation on insurance governing cases of accident while at work was passed in 1901 and was subsequently replaced by the act of June 17, 1916, now in force. In 1930 the program was extended to cover also certain occupational diseases.

Insurance against injuries sustained while at work or while traveling to or from work is granted to every person who is employed for wages by another person and also to any person who performs such work for training purposes, without a wage. However, certain categories of workers—domestic employees, home workers, and family workers, for example—are excepted. The insurance policies can be taken out with a State insurance institution or the National Insurance Institute, or in a mutual accident insurance company.

In the event of sickness resulting from an accident, an injured worker receives medical care, medicines, and artificial aids, as well as a daily sickness allowance. The cash allowance is payable, on the loss of capacity to work, at a minimum of 1½ kr. and a maximum of 9 kr. per diem. The former rate applies when the annual wages are less than 675 kr., and the latter when they exceed 4,725 kr. The allowance is lower when the incapacity is not complete.

In case of invalidity, the injured

worker is entitled to an annuity amounting to two-thirds of his earnings if he is completely incapable of work; if his incapacity is merely reduced, the benefit compensates for two-thirds of the wages lost.

If the accident has involved the death of the worker, a lump sum equal to one-tenth of annual earnings is payable; the minimum amount is 250 kr. In addition, annuities based on the amount of the deceased worker's earnings are paid; the benefit for a widow or widower is one-fourth of such earnings, and for each child up to 16 years of age, it is one-sixth. In certain circumstances an annuity may also be paid to parents. The maximum benefit payable to all survivors is two-thirds of the annual earnings of the deceased worker.

The insurance premium, paid entirely by the employer, is fixed at such an amount as, in consideration of the danger and other circumstances involved in the work, may be required to meet the risk covered by the insurance.

The accident insurance provisions apply equally in cases in which a worker suffers from an occupational disease.

An employer may take out voluntary insurance for workers—such as home workers and members of the employer's family—who are not covered by the obligatory accident insurance program. Furthermore, under an order issued in 1918, fishermen may insure voluntarily in the National Insurance Institute against injury incurred either at work or outside their occupation.

Certain of the benefits mentioned above are supplemented by cost-of-living bonuses paid out of public funds.

Unemployment Insurance

Unemployment insurance, which was introduced in Sweden in 1934, is voluntary and in its structure is similar in many respects to the existing voluntary health insurance system. Wage earners may establish unemployment benefit insurance societies, which are under the supervision of the Government authority—since January 1, 1948, the Labor Market Board. Each society, as a rule, draws its members from a particular industry.

An unemployed member receives a daily benefit, which varies according

to his wage class and the number of his dependents. A special housekeeper's allowance may likewise be payable, and compensation may also be paid for traveling expenses and costs of moving. To be eligible for benefits the worker must have registered with a public employment office and must have made 52 weekly contributions in the 24 months preceding his claim, with at least 20 contributions in the last 12 months.

Unemployment insurance, like health insurance, is subject to a waiting period. In unemployment insurance, it is 6 days within a period of 21 days. A longer waiting period is required for seasonal unemployment.

The benefit is paid almost without exception in cash, and the daily amount ranges as a rule between 2 and 7 kr. An additional allowance of 1 kr. a day is payable for each child under age 16, and a husband-or-wife allowance and housekeeper allowance are payable at the rate of 1¼ kr. Since 1945 an extra bonus of ¾ kr. a day has been paid to help meet the higher cost of living. As a rule the total financial assistance from the unemployment insurance society may not exceed four-fifths of the wage earnings of a breadwinner and three-fifths of those of any other member of the family.

The period during which the daily benefit may be paid is limited to a maximum of 156 days within 12 successive months or within a continuous period of unemployment.

A member of an unemployment insurance society pays contributions only when he has a job, and the amount payable depends on the size and nature of the unemployment risk within the various occupations and the amount of daily assistance to be received. On October 31, 1947, there were nearly 943,000 members in 36 societies.

In 1946 the Government contributed 43.3 percent of the combined expenditures of the approved unemployment societies. Of the premiums paid in by members, 14.8 million kr. were at the same time funded.

The Social Welfare Committee is engaged in a reform of this branch of insurance, and the question of making it compulsory is being considered.

(Continued on page 24)

Notes and Brief Reports

Trustees' Report on Old-Age and Survivors Insurance Trust Fund

The ninth annual report of the Board of Trustees of the old-age and survivors insurance trust fund, transmitted in compliance with section 201 of the Social Security Act, as amended, was received by Congress in April 1949. The report, submitted by the Board of Trustees, consisting of the Secretary of the Treasury, the Secretary of Labor, and the Federal Security Administrator, describes the operations of the Federal old-age and survivors insurance trust fund during the fiscal year ended June 30, 1948, discusses the expected receipts and disbursements of the fund in the 5 following fiscal years, and, in the section dealing with the actuarial status of the fund, presents long-range cost estimates.

Operations During 1947-48

The Trustees note that the trust fund operations were affected by the economic conditions that prevailed during the fiscal year 1948. In June 1948, civilian employment rose to an all-time peak of 61 million and non-agricultural employment to the unprecedented level of 52 million, unemployment was only 2.2 million, and average hourly earnings and the general price level rose substantially. In each quarter of the year total wage payments on which Federal insurance contributions and wage credits are based were higher than in the corresponding quarter of any earlier year. As a result, collections during the fiscal year 1948 amounted to \$1,616 million, an increase of 11 percent over collections in the preceding year and the largest on record, although the contribution rates for employers and employees remained unchanged at 1 percent each. Additional receipts of the fund in the fiscal year 1948 consisted of \$190 million in interest earned on investments and \$700,000 transferred from general funds of the Treasury to meet the administrative costs of benefits payable to the survivors of certain World War II vet-

erans in accordance with title II of the Social Security Act Amendments of 1946.

The report notes that disbursements from the trust fund during the fiscal year 1948 amounted to \$559.1 million, of which \$511.7 million was for benefit payments, and \$47.5 million for administrative expenses of the insurance program. Benefit payments during the year exceeded benefit payments in the preceding year by 20 percent, reflecting primarily the increased number of persons drawing benefits. Approximately 70 percent of the benefit payments represented monthly payments to persons aged 65 or over—retired wage earners and their wives, and aged widows and parents of deceased wage earners. Nearly 24 percent represented monthly benefits on behalf of children of deceased or retired workers and payments to widows—practically all of them under age 65—who had children of deceased wage earners in their care. The balance of the benefits consisted almost entirely of lump-sum amounts to survivors who were not immediately entitled to monthly payments. At the end of June 1948, approximately 2.2 million persons were receiving monthly benefits as against 1.8 million persons a year earlier.

During the year, the fund's assets increased by \$1,248 million to \$10,047 million. These assets consisted of \$9,937 million in obligations of the United States Government, and \$109 million in uninvested balances (\$35 million to the credit of the fund account and \$74 million to the credit of the disbursing officer). At the end of June 1948, the investments held by the fund consisted of \$2,227 million in Treasury bonds and \$7,709 million in special certificates of indebtedness. Investments made for the fund during previous fiscal years consisted only of direct obligations of the United States purchased on original issue. During the fiscal year 1948, however, investments included for the first time purchases of outstanding obligations of the United States in the open market. The securities, purchased at a premium in the open market but yielding

a higher rate of return than special securities issuable to the trust fund at the time such marketable issues were acquired, amounted to \$589 million—\$585 million at 2½ percent and \$4 million at 2¼ percent. The corresponding par value of these purchases is approximately \$583 million.

The Next 5 Years

In their year-by-year outline of the fund's expected operations and status during the next 5 years, the Trustees point out that both the receipts and the expenditures of the fund are substantially affected by general economic conditions. They present two alternative estimates of income and disbursements based on two sets of economic assumptions. Alternative I shows the effect of reasonably optimistic assumptions; alternative II, the effect of somewhat less optimistic assumptions. It is stated that since alternative II does not reflect the effect on income and disbursements if a deep depression should materialize during the next 5 years, the differences between the alternative estimates are not great. For both alternative I and alternative II, it is assumed that the present statutory coverage of old-age and survivors insurance will remain unchanged throughout the period under consideration. The computations of the tax income are based on present statutory rates of contribution, which are 1 percent each on employer and employee on taxable wages paid during the calendar years 1948 and 1949, 1½ percent each during the calendar years 1950 and 1951, and 2 percent each during calendar years 1952 and 1953.

Under the first set of assumptions, the fund's annual income is expected to increase each year, reaching \$4.6 billion in the fiscal year 1953. Expenditures for that year are estimated at \$984 million. The assets of the trust fund at the beginning of the fiscal year 1949 would amount to over 10 times the highest expected annual disbursements during the succeeding 5 fiscal years.

On the basis of the less optimistic economic assumptions of alternative II, it is estimated that income will rise to slightly more than \$4 billion in the fiscal year 1953 and that disbursements will be \$1,086 million. Under

these conditions, the assets of the trust fund at the beginning of the 5-year period would amount to 9.3 times the highest expected annual disbursements during the period. Estimates of income under both sets of economic assumptions exclude authorized appropriations to the trust fund under Public Law 642 (80th Cong., 2d sess.), enacted June 14, 1948, which amends the definition of "employee" as used in the Social Security Act to exclude from coverage certain services previously held covered under title II of the act.

While the amended definition is made retroactive to August 14, 1935, certain wage credits established under the former definition will remain credited to the individual's account. The law authorizes an appropriation to the trust fund from general revenues equal to the estimated total amount of benefits paid and to be paid under title II of the act that would not have been paid had the amended definition been in effect beginning August 14, 1935. Since an estimate of this amount had not been completed at the time the report was submitted, it is not reflected in the income of the trust fund under either set of economic assumptions. Estimates of disbursements under both sets of assumptions include benefit payments to survivors of certain World War II veterans in accordance with title II of the Social Security Act Amendments of 1946.

Year-by-year estimates of expenditures from the fund, on the basis of the two sets of economic assumptions, are as follows:

Fiscal year	Expenditures (in millions) under—	
	Alternative I	Alternative II
1949.....	\$656	\$656
1950.....	745	745
1951.....	826	914
1952.....	905	1,016
1953.....	984	1,086

The Trustees indicate the reservations to be attached to these 5-year estimates and point out the influence of future employment and wage levels on the operations of the old-age and survivors insurance program—particularly on expenditures for retirement benefits. Special emphasis is

laid on the steady growth in the number of workers potentially eligible for primary benefits. This growth results in part from the increase in the aged population, but in even greater measure from the fact that with each passing year an increasingly larger proportion of the persons who reach age 65 are fully insured under the program.

Long-Range Costs

In the seventh annual report of the Board, new cost illustrations were presented, taking into account the foreseeable effects of the war and the brief postwar period to the date of that report. In the Board's eighth annual report, no essential changes were made in these cost estimates other than to allow for the new contribution schedule introduced in the Social Security Act Amendments of 1947. The long-range cost estimates in the present report (the ninth) show little change from those prepared for the seventh and eighth reports, since the past year's experience has not indicated a need for their modification.

The report summarizes recent developments and some of their implications for future long-run trends in several factors of actuarial significance, including population, birth-rate trends, mortality rates, marital and family composition, covered employment experience, remarriage rates, employment of beneficiaries, and average wages in covered employment.

The Trustees present basic series regarding future beneficiaries and estimated costs, based on "high" economic assumptions (intended to represent close to full employment with average annual wages at about the level prevailing in 1944-46), and on "low" economic assumptions (intended to represent employment conditions similar to those prevailing in 1940-42). The report indicates that actual future experience will probably be closer to the high than to the low economic assumptions and will very likely be even above the high economic assumptions in view of the current level of wage and business activity and the established national policy of maintaining conditions conducive to full employment. Within each of the two sets of assumptions

there is further subdivision into a low-cost example and a high-cost example, reflecting possible variations in such factors as mortality, fertility, retirement rates, and movement between covered and noncovered employment. Four alternative cost series are thus derived that include estimates of the number of beneficiaries to the year 2000 and illustrative projections of benefit payments, contribution income, and the relation of the two for each decennial year to 2000.

In the year 2000, benefit payments are estimated to be \$3.8 billion under the lowest of the series and \$8.5 billion under the highest. The ratio of benefits to pay rolls ranges from 4.2 to 10.5 percent (table 1). The estimated level premium cost of the program into perpetuity varies, under the four alternative illustrations, from 3.0 to 7.0 percent. The long-range cost figures presented are the same as those in the seventh and eighth Trustees' reports. They are lower than the estimated cost of the program when it was adopted in 1939, due largely to the rapid increase in employment and wage levels caused by the war.

The report includes a special

Table 1.—Long-range cost of benefits as a percent of pay rolls under varying assumptions

Calendar year	Benefits as percent of pay roll			
	Low-cost assumptions		High-cost assumptions	
	High employment	Low employment	High employment	Low employment
Level wage assumptions				
1960.....	1.8	3.1	2.5	3.7
1970.....	2.6	4.0	3.7	5.2
1980.....	3.3	5.0	5.2	7.2
1990.....	4.0	5.7	6.9	9.2
2000.....	4.2	5.8	8.1	10.5
1946 to 2000 ¹	2.9	4.3	4.6	6.2
In perpetuity ²	3.0	4.4	5.3	7.0
Rising wage assumptions ³				
2000.....	3.4	4.2	6.6	7.7
In perpetuity.....	2.5	(⁴)	(⁴)	6.0

¹ Average or level cost without interest for the 55-year period.

² Level cost (based on discounting at 2-percent interest) of benefit payments after 1945 and in perpetuity, taking into account accumulated funds through 1945.

³ Assuming annual increase of 1 percent in average wages.

⁴ Not shown in Trustees' report.

computation to show the effect on costs in the year 2000 of a 1-percent annual increase in average wages compounded. Under this assumption the lowest cost in that year is 3.4 percent and the highest is 7.7 percent of taxable pay rolls. Thus the cost of benefits relative to contributions per year would be decreased by about 20 to 25 percent under the assumed percentage rise in average wages with the present benefit provisions. Continuation of past long-run wage trends would tend to lower the costs of the present benefit formula, but benefits paid to beneficiaries would steadily diminish in relation to current wage levels.

Conclusions

In their conclusion the Trustees point out that benefit disbursements for old-age and survivors insurance will continue to rise throughout the present century and that by 1970 they will probably be four to six times their current level. Contributions paid by employers and employees are expected to be wholly sufficient to meet the disbursements of the old-age and survivors insurance program in each of the 5 fiscal years immediately ahead.

The present tax rate of 1 percent each on employers and employees is scheduled to apply through 1949. Under the Social Security Act Amendments of 1947, the rate will rise to 1½ percent on January 1, 1950, and to 2 percent for the calendar year 1952 and thereafter. As in their previous reports the Trustees express the view that prudent management of the finances of the trust fund requires emphasis on the long-range relationships between the disbursements and the income of the fund. They repeat that the 3-7-percent level premium cost of benefits now provided, assuming level wages, is lower than earlier level premium cost figures.

The Trustees point out that the war and the postwar adjustments, as well as the recovery from the depression of the early thirties, have been accompanied by important changes in many of the factors which determine the relationship between benefits and contributions under the program. The increased level of earnings and the expanded employment in covered occupations are among the more im-

portant factors which have led to a reduction in illustrative costs measured as a percent of pay roll. The present cost figures are predicated on the maintenance of level wage rates. Past experience, however, indicates that the level of income and earnings in the Nation is likely to rise in the future. Increases in the past, though somewhat uneven, have on the whole been persistent over the decades. Taking into account a long-term tendency for wages to rise, the range of the level premium cost might be reduced from 3-7 percent to 2½-6 percent. The Trustees, however, state that:

The factors which, in large part, account for the anticipated favorable financial position of the program in the period immediately ahead, and for the reduction shown in the figures on the long-range cost as a percent of pay roll, at the same time have seriously impaired the adequacy of benefits based on present benefit provisions. From the first quarter of 1940, when monthly benefits began to be paid, to the middle of 1948, the cost of living rose 72 percent, while the average primary benefit paid rose 15 percent. From a study made in 1946, it has been estimated that in one large eastern city a little more than a third of all aged beneficiaries who were retired either were receiving public assistance or, on the basis of their meager resources, probably could have qualified for it. The inadequacies of the benefits paid will become increasingly pronounced unless the benefit formula is adjusted upward to reflect the rise in wages, national income, and living standards.

In closing, the Trustees call attention to the *Annual Reports* of the Federal Security Agency and the Social Security Board, which point out that there are many inadequacies and gaps in present coverage and benefit provisions of the old-age and survivors insurance program—gaps which in large measure have developed or been intensified by war and postwar conditions. The Trustees note that similar views were expressed by the Advisory Council on Social Security in its report to the Senate Committee on Finance on April 8, 1948. It is their opinion that there is urgent need for a review of the financial provisions and policy of the old-age and survivors insurance program as well as the benefit formula, the coverage of the system,

and the scope of protection afforded, in order to develop a total program more nearly in accord with current and prospective conditions.

Coverage of Agricultural Workers Under Unemployment Insurance

Some types of agricultural employment have been covered by the California unemployment insurance law since January 1, 1936, although the rules and regulations distinguishing between covered and exempt types of agricultural employment have since been modified several times. The present regulation, which has been upheld by the California Supreme Court, became effective on June 1, 1945. In view of the current interest in extending coverage under the Social Security Act to agricultural labor, the following summary of California's experience is of interest.

During 1947, some 42,000 agricultural workers—about 1 out of every 7—were protected against the risk of unemployment by the State law. These workers were employed by 1,700 employers who would not have been subject to taxes on the wages paid to these workers if coverage under the State law were no broader than that under the Federal act. No such large group of agricultural workers is similarly insured against loss of work in any other State. The workers were employed in larger employing units than are customarily found in agriculture in most States; on the average, each agricultural employer subject to the law employed about 24 workers. During the year, these workers received about \$5 million in benefits during periods when they were out of work through no fault of their own.

While extension of coverage to agricultural workers has been regarded as entailing significant administrative difficulties, the California agency states that obtaining reports and collecting taxes have been no more difficult in agriculture than in other types of employment. The problems have been the same as those in similar seasonal work. There has been some

(Continued on page 32)

Recent Publications in the Field of Social Security*

Social Security Administration

EPLER, ELIZABETH G. *Sources of Revenue for the State Share of Public Assistance, 1939-47.* (Bureau of Public Assistance Report No. 15.) Washington: U. S. Govt. Print. Off., 1948. 24 pp.

"Summarizes for the fiscal years 1939-47 the basic sources of State revenues—general funds, earmarked taxes, or both—for all public assistance programs in the continental United States in which there was State financial participation." Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

General

KING, CLARENCE. *Organizing for Community Action.* New York: Harper and Brothers, 1948. 202 pp. \$3.

Discusses the basic principles of community organization.

KRECH, DAVID, and CRUTCHFIELD, RICHARD S. *Theory and Problems of Social Psychology.* New York: McGraw-Hill Book Company, Inc., 1948. 639 pp. \$4.50.

Considers the fundamental principles of social psychology and applies these principles to concrete social problems such as racial prejudice, industrial conflicts, and international tensions. A bibliography is given at the end of each chapter.

McNICKLE, R. K. "Marriage and Divorce." *Editorial Research Reports*, Washington, Vol. 1, Feb. 2, 1949, entire issue. \$1.

A comprehensive discussion of the problem of divorce and its effect upon family relations and the home. Outlines some of the efforts being made to safeguard marriage and the family and prevent broken homes.

MITCHELL, BROADUS. *Depression Decade: From New Era Through New*

*Prepared in the Library, Federal Security Agency. The inclusion of prices of publications in this list is intended as a service to the reader, but orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Deal, 1929-1941. (Economic History of the United States, Vol. 9.) New York: Rinehart & Company, Inc., 1947. 462 pp. \$5.50.

Includes material on the origin and development of the social security programs.

"Policy Declarations of the Chamber of Commerce of the United States on Social Security." *American Economic Security* (Chamber of Commerce of the United States), Washington, Vol. 6, Jan.-Feb. 1949, pp. 4-9. 25 cents.

"Seguro Social." *Arquivos do Instituto de Direito Social*, São Paulo, Brazil, Vol. 8, Sept. 1948, entire issue. Contains the text of the Brazilian social security law.

SHERWOOD, ROBERT E. *Roosevelt and Hopkins: An Intimate History.* New York: Harper and Brothers, 1948. 979 pp. \$6.

Devotes a chapter to the origin, development, and operation of the relief program during the depression years.

"Social Insurance and Assistance—National Assistance Act in Great Britain." *Industry and Labour*, Geneva, Vol. 1, Feb. 1949, pp. 114-118. 25 cents.

Retirement and Old Age

BRITISH MEDICAL ASSOCIATION. *When You Are Old.* London: The Association. 33 pp. 1s.

A plan presented by a Committee of the British Medical Association for the care of old people, both the healthy and the sick.

DeFORD, MIRIAM ALLEN. *Psychologist Unretired—The Life Pattern of Lillian J. Martin.* Stanford, Calif.: Stanford University Press, 1948. 127 pp. \$3.

A biography of Dr. Martin that describes her work with counseling and helping old people.

FIELD, MINNA. "Medical Social Work for the Aged." *Bulletin of the American Association of Medical Social Workers*, Washington, Vol. 22, Feb. 1949, pp. 4-10. 25 cents.

LEVINE, HARRY A. "Recreation and Services for the Aged." *Bulletin of the American Association of Medical Social Workers*, Washington, Vol. 22, Feb. 1949, pp. 11-16. 25 cents.

Employment Security

McNICKLE, R. K. "Defense Against Unemployment." *Editorial Research Reports*, Washington, Vol. 1, Feb. 25, 1949, entire issue. \$1.

Considers proposals to strengthen unemployment insurance by increasing the size and duration of benefits and by providing sickness benefits.

"Union Welfare: What It Means, What It Will Cost." *Factory Management and Maintenance*, New York, Vol. 107, Mar. 1949, pp. 66-71. 35 cents.

Discusses what labor wants in social security from the Federal Government and in private welfare plans from management. Considers the cost of the programs and how they could be financed.

Public Welfare and Relief

AMERICAN PUBLIC WELFARE ASSOCIATION, COMMITTEE ON ASSISTANCE STANDARDS. "Public Assistance Standards." *Public Welfare*, Chicago, Vol. 7, Feb. 1949, pp. 26-29 f. 50 cents.

Considers the philosophy and principles of public assistance and the standards for estimating living requirements and for evaluating resources available to the individual.

CORSON, JOHN J. "Professionalizing Public Welfare Administration." *Public Welfare*, Chicago, Vol. 7, Feb. 1949, pp. 40-43. 50 cents.

COUGHLAN, BARBARA C. "The Applicant's Participation in Establishing Eligibility." *Public Welfare*, Chicago, Vol. 7, Feb. 1949, pp. 38-39 f. 50 cents.

How case workers can help the applicant to assume responsibility for establishing his eligibility.

HOLLIS, ERNEST V. "Progress Report on the Study of Social Work Education." *Social Work Journal*, New York, Vol. 30, Jan. 1949, pp. 17-21 f. \$2.

First of a series of staff reports to the profession on the study that is being conducted under the auspices of the National Council on Social Work Education.

KAPLAN, SAUL. "Public Assistance Costs." *Public Welfare*, Chicago, Vol. 7, Mar. 1949, pp. 57-60. 50 cents.

Maternal and Child Welfare

CRAIG, BESS. *Foster Care.* Chicago: American Public Welfare Association, 1948, 51 pp. \$1.

"A report about foster care provided

(Continued on page 26)

Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-49

[In thousands; data corrected to Apr. 7, 1949]

Year and month	Total	Retirement, disability, and survivor programs											Unemployment insurance programs				Readjustment allowances to self-employed veterans ¹⁵	
		Monthly retirement and disability benefits				Survivor benefits						Temporary disability benefits ¹¹		State unemployment insurance laws ¹²	Service-men's Readjustment Act ¹⁴	Railroad Unemployment Insurance Act ¹³		
		Social Security Act ¹	Railroad Retirement Act ²	Civil Service Commission ⁵	Veterans Administration ⁴	Monthly				Lump-sum ³		State laws ¹⁰	Railroad Unemployment Insurance Act ⁹					
						Social Security Act ¹	Railroad Retirement Act ²	Civil Service Commission ⁵	Veterans Administration ⁴	Social Security Act	Other ⁶							
Number of beneficiaries																		
1948																		
February		1,210.7	214.0	123.0	2,328.3	830.1	89.6			944.7	15.1	9.9	22.0	32.5	845.8	660.7	48.7	86.7
March		1,237.2	215.3	123.3	2,324.5	843.1	92.1			949.0	22.1	10.8	24.5	35.5	879.0	636.1	54.2	103.3
April		1,259.1	215.7	124.2	2,322.5	856.0	95.2			954.9	19.0	12.2	24.1	32.4	890.0	550.4	61.6	113.6
May		1,274.9	216.8	127.1	2,320.5	864.8	99.7			959.4	16.7	9.3	25.3	26.6	838.2	436.5	46.6	113.6
June		1,289.3	217.9	129.1	2,315.0	873.4	102.3			954.2	19.1	10.7	26.4	29.4	893.1	371.8	30.9	104.6
July		1,305.6	219.5	129.9	2,309.5	876.5	105.5	1.8		940.5	14.9	10.9	25.2	25.8	822.0	394.4	30.6	90.9
August		1,320.8	220.4	131.3	2,304.3	881.5	107.1	2.6		946.2	15.4	12.2	25.5	24.6	785.8	397.3	26.2	75.9
September		1,335.2	221.4	132.3	2,297.6	892.4	108.4	3.1		950.4	16.9	11.2	24.8	36.8	720.5	357.2	25.1	61.4
October		1,352.3	222.6	133.5	2,295.7	901.5	109.9	3.6		955.3	15.5	12.1	23.7	34.5	658.7	245.7	22.5	46.2
November		1,370.1	224.0	134.2	2,296.2	909.9	111.4	4.1		961.2	14.3	11.8	23.2	37.0	730.8	251.0	26.3	39.1
December		1,394.1	226.1	135.1	2,296.1	920.5	113.1	4.6		963.5	15.9	10.3	23.3	38.2	699.4	330.7	42.0	39.3
1949																		
January		1,422.3	227.0	136.8	2,295.4	929.6	114.4	5.4		972.5	15.3	12.0	23.0	37.0	1,212.3	495.1	64.1	37.7
February		1,453.2	227.9	138.0	2,297.4	940.3	115.9	6.2		977.0	15.6	10.5	23.4	34.7	1,466.0	634.0	82.9	51.6
Amount of benefits ¹⁶																		
1940																		
February	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448			\$105,696	\$11,736	\$12,267			\$518,700		\$15,961	
March	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559			111,799	13,328	13,943			344,321		14,537	
April	1,130,721	80,305	122,806	68,115	325,295	41,702	1,603			111,193	15,038	14,342			344,084		6,266	
May	921,463	97,257	126,795	72,961	331,350	57,769	1,704			116,133	17,830	17,255	\$2,857		79,643		917	
June	1,119,684	110,009	129,707	78,081	456,279	76,942	1,765			144,302	22,146	19,238	5,035		82,385	\$4,119	582	\$16
July	2,067,434	157,391	137,140	85,742	697,830	104,231	1,772			254,238	26,135	23,431	4,669		445,866	114,955	2,359	11,675
August	3,152,218	230,285	149,188	96,418	1,208,984	130,139	1,817			333,640	27,267	30,610	4,761		1,006,475	1,491,294	39,917	252,424
September	4,698,641	299,830	177,053	108,691	1,676,029	153,109	19,283			382,515	29,517	33,115	22,024	\$11,368	776,164	772,368	39,401	198,174
October	4,493,104	366,887	206,642	134,866	1,711,182	176,736	35,992	\$918		413,912	32,315	32,140	26,279	30,843	789,736	426,569	28,599	77,468
1948																		
February	369,058	26,666	14,910	9,522	142,280	13,007	2,263			31,790	2,436	2,918	1,773	2,728	60,730	49,406	2,867	5,081
March	402,525	27,296	14,968	9,342	145,141	13,242	2,340			33,001	3,641	2,826	2,243	3,219	70,573	55,782	3,462	9,519
April	390,637	27,832	15,021	9,550	146,709	13,474	2,411			30,312	3,032	2,976	2,209	2,895	73,576	46,940	3,822	9,887
May	368,751	26,229	15,067	11,393	142,622	13,639	2,506			32,406	2,696	2,571	2,229	2,501	66,432	33,535	2,932	9,973
June	371,220	26,587	15,156	11,779	141,224	13,804	2,561			33,181	3,056	2,295	2,426	2,675	71,940	30,676	2,045	9,811
July	365,858	28,998	15,293	11,577	137,535	13,984	2,664			33,830	2,417	2,494	2,363	2,167	67,630	31,626	1,279	8,731
August	366,237	29,382	15,363	12,299	139,331	13,969	2,701			32,871	2,508	3,029	2,392	2,979	64,562	32,732	1,661	7,287
September	357,201	29,745	15,438	12,290	134,633	14,184	2,732			37,396	2,729	2,675	2,341	3,198	59,797	29,435	1,576	5,980
October	346,890	30,170	15,532	12,200	139,417	14,345	2,766			38,176	2,507	2,685	2,166	3,108	55,435	19,258	1,494	4,472
November	360,468	30,608	15,651	12,455	144,822	14,460	2,804			39,464	2,342	2,904	2,207	3,250	62,151	20,086	1,695	3,366
December	360,428	31,183	15,819	12,700	145,545	14,669	2,847			39,178	2,612	2,539	2,329	3,475	79,966	37,997	2,696	3,639
1949																		
January	425,904	31,894	18,893	12,530	144,985	14,860	2,879			39,203	2,509	2,712	2,109	3,204	103,011	39,840	4,050	2,059
February	441,531	32,679	18,977	12,719	138,706	15,058	2,916			38,990	2,571	2,533	2,040	2,772	115,268	47,108	4,098	2,091

¹ Primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

² Age and disability annuities and pensioners in current-payment status at end of month, and amounts certified, minus cancellations, during year.

³ Data for civil-service retirement and disability fund and Canal Zone and Alaska Railroad retirement and disability funds administered by Civil Service Commission. Through June 1948, retirement and disability benefits include survivor benefits under joint and survivor elections and accrued annuities to date of death paid to survivors. Refunds to employees leaving service not included.

⁴ Veterans' pensions and compensation.

⁵ Widows', widow's current, parent's, and child's benefits. Partly estimated.

⁶ Annuities to widows under joint and survivor elections, 12-month death-benefit annuities to widows and next of kin, and, beginning February 1947, widow's, widow's current, parent's, and child's benefits in current-payment status.

⁷ Beginning July 1948, beneficiaries and benefits under programs administered by Civil Service Commission.

⁸ Payments to widows, parents, and children of deceased veterans.

⁹ Number of decedents on whose account lump-sum payments were made.

¹⁰ Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs; see August *Bulletin* for annual data by program.

¹¹ Compensation for temporary disability payable in Rhode Island beginning April 1943, in California beginning December 1946, and under the Railroad

Unemployment Insurance Act beginning July 1947. Includes maternity benefits in Rhode Island and under the Railroad Unemployment Insurance Act; excludes benefits under private plans in California.

¹² Number represents average weekly number of beneficiaries.

¹³ Number represents average number of persons receiving benefits in a 14-day registration period. Annual amounts adjusted for underpayments and overpayments.

¹⁴ Readjustment allowances to unemployed veterans; from 1 to 2 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

¹⁵ Number and amount of claims paid under the Servicemen's Readjustment Act.

¹⁶ Payments: annual and lump-sum payments (amounts certified, including retroactive payments) and monthly payments in current-payment status, under the Social Security and the Railroad Retirement Acts; amounts certified under the Railroad Unemployment Insurance Act; disbursements minus cancellations, under the Civil Service Commission and the Veterans Administration programs; checks issued by State agencies, under State unemployment insurance and State temporary disability compensation programs and under the Servicemen's Readjustment Act.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes under selected social insurance and related programs, by specified period, 1946-49

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions
Fiscal year:						
1946-47.....	\$1,459,492	\$481,448	\$380,057	\$1,001,504	\$184,823	\$141,750
1947-48.....	1,616,162	482,585	557,061	1,007,087	207,919	145,148
8 months ended:						
February 1947.....	1,016,778	394,035	176,490	686,773	155,961	73,255
February 1948.....	1,118,833	399,745	283,375	749,847	177,488	71,983
February 1949.....	1,191,950	435,103	292,492	732,881	197,578	5,018
1948						
February.....	277,662	18,579	6,499	109,583	138,448	1,212
March.....	30,415	18,978	132,618	6,864	12,912	36,401
April.....	74,324	19,256	5,663	112,188	2,921	76
May.....	376,000	19,998	11,598	132,475	13,417	1,289
June.....	16,590	24,607	123,808	5,713	1,181	35,399
July.....	63,057	244,676	2,378	112,097	1,586	5
August.....	379,573	24,331	17,161	152,242	12,924	6
September.....	7,968	26,779	121,632	10,978	242	12
October.....	58,804	25,904	4,649	95,185	1,683	3
November.....	357,617	29,454	14,050	178,088	12,336	2,407
December.....	7,062	27,763	125,842	8,707	1,631	3
1949						
January.....	38,039	28,489	1,201	80,053	14,492	2,564
February.....	279,829	27,707	5,578	97,631	152,784	19

¹ Represents contributions of employees and employers in employments covered by old-age and survivors insurance.

² Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in 1 month for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to May 2, 1949.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Represents July contributions of \$17.3 million from employees, and contributions for fiscal year 1948-49 of \$225.4 million from the Federal Government and \$2.0 million from the District of Columbia for certain District government employees.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

Table 3.—Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1947-49

Item	Fiscal year 1947-48		Fiscal year 1948-49	
	Appropriations ¹	Expenditures through February 1948 ²	Appropriations ¹	Expenditures through February 1949 ²
Total.....	\$1,438,777	\$937,057	\$1,595,340	\$1,213,960
Administrative expenses.....	42,476	35,935	45,420	38,743
Federal Security Agency, Social Security Administration ³	42,376	27,562	45,318	36,963
Department of Commerce, Bureau of the Census.....	100	61	102	79
Department of the Treasury ⁴	(⁵)	8,313	(⁵)	8,711
Grants to States.....	881,455	571,294	949,000	787,643
Unemployment insurance and employment service administration.....	130,455	\$48,094	130,000	127,382
Old-age assistance.....		(395,280)		(497,924)
Aid to the blind.....	726,000	11,703	797,000	14,123
Aid to dependent children.....		(90,223)		(130,368)
Maternal and child health services.....	11,000	7,443	11,000	8,900
Services for crippled children.....	7,500	5,152	7,500	6,234
Child welfare services.....	3,500	2,558	3,500	2,708
Emergency maternity and infant care.....	3,000	1,861		69
Benefit payments, old-age and survivors insurance.....	\$511,676	\$328,018	\$599,000	\$388,536
Reconversion unemployment benefits for seamen.....	3,170	1,800	1,920	1,447

¹ Excludes unexpended balance of appropriations for preceding fiscal year.

² Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

³ 1947-48 data exclude expenses for administering U. S. Employment Service; the Service became a part of the Social Security Administration on July 1, 1948.

⁴ Amounts expended by the Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed from the old-age and survivors insurance trust fund to the general fund of the Treasury.

⁵ Not available because not separated from appropriations for other purposes.

⁶ Excludes grants for employment service administration.

⁷ Amount appropriated for 1947-48 available until June 30, 1949.

⁸ Actual payments from the old-age and survivors insurance trust fund.

⁹ Estimated expenditures as shown in 1948-49 budget.

Source: Federal appropriation acts and 1948-49 budget (appropriations); *Daily Statement of the U. S. Treasury* and reports from administrative agencies (expenditures).

SWEDEN

(Continued from page 18)

Poor Relief

Poor relief in Sweden has traditionally been in the hands of the local authorities. Since the municipal districts are numerous and vary considerably in size and population, poor relief obviously differs widely in different parts of the country. It is subject to an individual means test, and the assistance granted is adapted to the circumstances in each case. In relation to the forms of assistance mentioned above, poor relief is, by its very nature, supplementary.

Swedish relief differentiates between obligatory and voluntary aid. The former comprises assistance to minors, the aged, and the sick who are incapable of supplying their needs through work and who lack funds for

their maintenance. In other cases, the local authorities determine if such relief is justified. In practice, however, persons in distress generally receive assistance from the poor relief organization if the need for aid has not been met in some other way.

Relief is administered in the manner that may be found suitable in each individual case, primarily in the form of either financial assistance at home or institutional care. In the latter case, the poor relief authority also is responsible for providing some actual cash assistance.

In view of the supplementary character of poor relief, its scope depends not only on the existing need for such assistance but also on the effectiveness of the social insurance programs and other measures taken by the community to prevent or remedy distress.

In fact, the scope of the program is being gradually reduced by development of the social insurance system.

Preliminary recommendations for new legislation in the field of relief to supersede the act of 1918 now in force include a proposal that the local authorities should receive substantial grants from the National Government for their activities in this field.

Medical care is already available to all citizens at moderate fees, which in necessitous cases are paid by the poor relief authorities. Treatment and care at epidemic hospitals are given entirely free of charge. Moreover, there are local "panel" doctors, urban or district medical officers in the towns, and provincial doctors in the country districts. Thus medical care at low fees is assured to all who need it.

Table 4.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-49

[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations ¹	Interest received	Benefit payments ²	Administrative expenses	Net total of U. S. Government securities acquired ³	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-February 1949.....	\$12,531,445	\$1,142,204	\$2,429,784	\$313,407	\$10,555,761	\$72,338	\$302,360	\$10,930,459
Fiscal year:								
1946-47.....	1,480,867	163,466	425,582	40,788	1,193,000	48,376	7,305	8,796,390
1947-48.....	1,616,862	190,562	511,676	47,467	1,194,445	74,887	35,015	10,046,681
6 months ended:								
February 1947.....	1,016,778	84,204	271,981	26,177	530,000	51,597	283,920	8,414,282
February 1948.....	1,119,533	82,034	328,018	30,473	682,791	163,443	52,898	9,641,466
February 1949.....	1,195,201	111,898	388,530	34,791	618,981	72,338	302,360	10,930,459
1948								
February.....	277,662		47,418	3,732	156,645	163,443	52,898	9,041,466
March.....	30,415	10,006	45,464	4,397	104,740	91,169	10,991	9,632,025
April.....	74,324	527	46,068	3,908	-23,899	79,184	71,751	9,656,901
May.....	376,000		45,978	4,067		78,590	398,300	9,982,857
June.....	16,590	97,996	46,148	4,614	430,813	74,887	35,015	10,046,681
July.....	63,334	25	46,962	4,553	-20,000	82,788	88,959	10,058,526
August.....	282,547		46,853	5,385		80,039	392,018	10,388,835
September.....	7,968	11,032	47,456	3,977	364,981	69,578	5,063	10,356,401
October.....	58,804	180	48,197	4,042	-26,000	66,400	40,986	10,363,147
November.....	357,617		48,548	4,675		62,732	349,048	10,667,541
December.....	7,062	100,000	49,335	4,215	300,000	70,810	95,143	10,721,714
1949								
January.....	38,039		50,088	4,091		67,997	82,216	10,705,573
February.....	279,829		51,090	3,854		72,338	302,360	10,930,459

¹ Beginning July 1940, equals taxes collected under the Federal Insurance Contributions Act; beginning with the fiscal year 1947, includes amounts appropriated to meet administrative and other costs of benefits payable to survivors of certain World War II veterans as provided under the Social Security Act Amendments of 1946.

² Before July 1, 1948, data represent checks cashed and returned to the Treasury; beginning July 1, 1948, represent checks issued.

³ Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

Source: Daily Statement of the U. S. Treasury.

Table 5.—Status of the unemployment trust fund, by specified period, 1936-49

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired ¹	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals ²	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ³
Cumulative, January 1936-February 1949.....	\$8,469,436	\$8,440,365	\$29,071	\$12,283,835	\$956,090	\$5,702,701	\$7,537,824	\$876,999	\$91,106	\$214,127	\$981,611
Fiscal year:											
1946-47.....	7,809,044	443,000	17,044	1,005,273	131,419	817,817	7,009,547	127,576	18,469	51,657	659,498
1947-48.....	8,323,029	446,399	24,680	1,007,346	147,076	798,132	7,365,839	130,634	18,208	60,793	957,192
6 months ended:											
February 1947.....	7,714,173	270,000	35,173	680,762	64,031	329,398	6,906,967	65,980	7,815	34,255	807,206
February 1948.....	8,248,926	373,487	23,439	743,248	72,327	491,175	7,343,948	64,785	9,912	37,896	905,035
February 1949.....	8,469,436	441,967	29,071	720,962	80,340	629,290	7,537,824	44	10,163	44,811	981,611
1948											
February.....	8,248,926	373,487	23,439	743,248	72,327	491,175	7,343,948	64,785	9,912	37,896	905,035
March.....	8,216,724	-35,063	26,299	13,973	3,601	76,427	7,295,039	32,761	445	6,555	931,067
April.....	8,174,531	-50,000	34,110	38,707	248	75,254	7,248,740	68	31	5,989	925,797
May.....	8,302,952	125,000	37,827	199,336		66,442	7,381,734	1,160		5,737	921,221
June.....	8,323,029	32,974	24,680	11,985	70,900	98,834	7,365,785	31,859	8,815	4,646	957,248
July.....	8,296,210	-30,000	27,811	55,140	19	66,542	7,334,400	4	2	3,942	961,312
August.....	8,410,047	121,000	30,648	224,192	52	106,729	7,451,915	3	7	4,156	953,133
September.....	8,363,664	-40,007	14,273	15,016	3,612	61,086	7,409,457	7	466	4,398	954,208
October.....	8,364,537	-35,000	20,446	27,499	180	52,497	7,384,639	2	22	4,034	950,199
November.....	8,501,336	167,000	19,944	227,218		83,982	7,537,875	12		4,304	943,461
December.....	8,520,442	14,974	24,077	14,187	76,387	76,120	7,572,328	3	9,655	5,005	948,115
1949											
January.....	8,437,274	-90,000	30,909	28,449	73	102,121	7,498,731		9	7,017	935,543
February.....	8,469,436	34,000	29,071	149,261	18	110,183	7,537,824	12	2	6,946	931,611

¹ Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

² Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

³ Includes transfers from railroad unemployment insurance administration

fund amounting to \$75,481,000 and transfers of \$4,950,000 from the railroad unemployment insurance account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

⁴ Includes withdrawals of \$79,169,000 for disability insurance benefits.

Source: Daily Statement of the U. S. Treasury.

Table 6.—Old-age and survivors insurance: Monthly benefits in current-payment status¹ at the end of the month, by type of benefit and by month, February 1948–February 1949, and monthly benefit actions, by type of benefit, February 1949

[Amounts in thousands; data corrected to Mar. 16, 1949]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1948														
February	2,040,850	\$39,673.0	909,187	\$22,706.0	278,951	\$3,685.1	535,074	\$6,854.3	170,960	\$3,493.1	136,370	\$2,706.4	10,299	\$122.1
March	2,080,312	40,537.9	929,291	23,245.8	284,875	3,769.4	542,097	6,955.7	175,946	3,598.8	137,666	2,827.6	10,437	140.7
April	2,115,064	41,306.6	946,133	23,706.7	289,537	3,838.6	549,128	7,058.5	180,419	3,693.5	139,193	2,865.5	10,554	143.1
May	2,139,746	41,867.5	957,970	24,041.9	293,274	3,895.5	553,430	7,123.7	184,382	3,775.9	139,847	2,883.9	10,843	144.4
June	2,162,693	42,391.3	968,682	24,344.5	296,711	3,948.2	556,834	7,175.1	188,612	3,865.5	140,807	2,908.6	11,047	146.1
July	2,182,043	42,882.0	981,085	24,697.5	300,530	4,006.1	555,934	7,164.9	192,067	3,939.4	141,224	2,922.3	11,203	151.1
August	2,202,290	43,370.4	992,724	25,027.0	303,978	4,059.0	557,390	7,188.8	195,351	4,010.6	141,503	2,931.0	11,344	154.4
September	2,227,587	43,928.6	1,003,451	25,334.9	307,274	4,108.4	564,652	7,300.1	199,033	4,089.7	141,713	2,939.6	11,464	155.1
October	2,253,858	44,515.5	1,016,308	25,696.8	311,319	4,168.4	570,592	7,389.5	202,876	4,172.8	141,155	2,930.1	11,613	157.9
November	2,279,992	45,105.0	1,029,835	26,073.0	315,391	4,227.3	575,473	7,463.6	206,309	4,246.2	141,248	2,935.1	11,736	159.1
December	2,314,557	45,872.5	1,047,985	26,564.2	320,928	4,307.3	581,265	7,549.0	210,253	4,331.0	142,223	2,958.6	11,903	162.2
1949														
January	2,351,824	46,754.7	1,069,674	27,179.1	327,098	4,398.9	585,916	7,619.6	214,110	4,414.6	143,038	2,978.9	11,968	163.1
February	2,393,462	47,737.1	1,093,636	27,857.9	333,853	4,501.8	591,709	7,705.2	217,897	4,498.3	144,291	3,008.8	12,076	164.9
Monthly benefit actions, February 1949:														
In force ² at beginning of month	2,664,924	53,922.1	1,247,831	32,089.5	373,425	5,062.8	618,080	8,035.2	217,588	4,481.8	195,878	4,087.7	12,113	165.1
Benefits awarded in month	51,487	1,144.5	25,388	709.5	8,880	128.9	8,901	128.1	4,683	99.7	3,364	75.7	181	2.3
Entitlements terminated ³	18,100	348.2	6,735	170.9	3,413	45.1	4,738	64.0	810	16.2	2,388	50.8	76	1.1
Net adjustments ⁴	-542	8.7	-217	6.1	-203	.7	26	1.9	-112	-.2	-20	.2	-16	(5)
In force at end of month	2,697,709	54,727.1	1,266,267	32,634.2	378,689	5,147.3	622,368	8,101.2	221,349	4,565.1	196,834	4,112.6	12,202	166.4

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

² Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

³ Benefit is terminated when a beneficiary dies or loses entitlement to a benefit for some other reason.

⁴ Adjustments result from operation of maximum and minimum provisions and from recomputations and administrative actions.

⁵ Less than \$50.

RECENT PUBLICATIONS

(Continued from page 22)

in 1947 through public welfare agencies in the United States, Alaska, Hawaii, and the District of Columbia."

DIRKSEN, CLETUS. *Economic Factors of Delinquency.* Milwaukee: Bruce Publishing Company, 1948. 94 pp. \$2.

Considers the effect of poor environment, poverty, inadequate housing, and associated factors on juvenile delinquency.

"Juvenile Delinquency." *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 261, Jan. 1949, entire issue. \$2.

Includes Statistics of Juvenile Delinquency in the United States, by Edward E. Schwartz; The Family and Juvenile Delinquency, by Harry Manuel Shulman; A Court Psychiatrist's View of Juvenile Delinquents, by Karl Birnbaum; Foster Home Care for Delinquent Children, by Ruth Gilpin; and Institutions for Juvenile Delinquents, by John B. Costello.

KUANG-MIEN, LEE. "Child Welfare Work in China." *World's Children*, London, Vol. 28, Dec. 1948, pp. 400-404. 6d.

ROSENFELD, A. B. "Minnesota's Maternal and Child Health Program."

Minnesota Medicine, Minneapolis, Vol. 32, Feb. 1949, pp. 142-147.

WOMEN'S GROUP ON PUBLIC WELFARE. *The Neglected Child and His Family; A Study Made in 1946-7 of the Problem of the Child Neglected in His Own Home, Together with Certain Recommendations Made by a Subcommittee of the Women's Group on Public Welfare, in Association with the National Council of Social Service.* London: Oxford University Press, 1948. 140 pp. 5s. Includes a review of the laws dealing with child neglect and an examination of social services for the neglected child in order to determine if they are adequate.

Health and Medical Care

BUTLER, ALLAN E. "Public Financing of Medical Education, Research, Health and Medical Care." *New England Journal of Medicine*, Boston, Vol. 240, Mar. 3, 1949, pp. 324-328. \$7 a year.

CANNON, GEORGE D. "Adequate Medical Care of the Individual and Family." *Journal of the National Medical Association*, New York, Vol. 41, Jan. 1949, pp. 18-20. 50 cents.

Advocates a national health program.

COMMITTEE ON SURVEY OF ACCIDENT AND HEALTH BUSINESS. *A Survey of Accident and Health Coverage in the United States, as of December 31, 1947.* New York: The Committee, Nov. 1948. 15 pp.

A survey of voluntary accident and health protection plans.

KINGSLEY, J. DONALD. "National Health Insurance." *Vital Speeches of the Day*, New York, Vol. 15, Mar. 1, 1949, pp. 292-295. 25 cents.

A discussion of the legislative program.

LEITCH, GORDON B. "Doctor Cooperation With Prepaid Medical Care Plans." *Rocky Mountain Medical Journal*, Denver, Vol. 45, Dec. 1948, pp. 1104-1109. 25 cents.

Explains why the success of a prepaid medical care plan depends on the full cooperation of the doctors.

MCKICKLE, R. K. "Financial Problems of Voluntary Hospitals." *Editorial Research Reports*, Washington, Vol. 2, Nov. 17, 1948, entire issue.

Traces the development of the American hospital system, describes the financial difficulties of voluntary hospitals, and suggests possible solutions of hospital problems.

(Continued on page 28)

Table 7.—Old-age and survivors insurance: Number and amount of monthly benefits¹ in current-payment status² as of December 31, 1948, by type of benefit and by State

[Corrected to Mar. 16, 1949]

Region and State ³	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Total.....	2,314,557	\$45,872,480	1,047,985	\$26,564,214	320,928	\$4,307,205	581,265	\$7,549,041	210,253	\$4,331,046	142,223	\$2,956,647	11,903	\$162,239
Region I.....	221,709	4,703,974	111,139	2,906,200	34,249	481,433	39,875	548,742	24,516	516,461	11,050	238,716	880	12,416
Connecticut.....	45,317	1,018,057	22,333	621,438	7,060	104,932	8,080	118,249	5,425	119,710	2,233	50,981	186	2,747
Maine.....	21,325	403,411	10,543	248,024	3,177	40,102	4,592	57,059	1,871	36,406	1,052	20,661	90	1,159
Massachusetts.....	115,235	2,479,873	58,069	1,536,837	17,915	255,159	20,054	280,056	12,846	272,938	5,902	128,484	449	6,399
New Hampshire.....	12,770	247,250	6,560	155,637	1,861	23,789	2,441	31,050	1,304	24,852	555	11,266	49	656
Rhode Island.....	19,984	423,783	10,312	267,448	3,177	44,105	3,139	42,613	2,355	48,907	924	19,644	77	1,006
Vermont.....	7,078	131,600	3,322	76,822	1,059	13,346	1,569	19,715	715	13,648	384	7,680	29	389
Region II.....	599,532	12,622,800	285,063	7,473,681	87,492	1,230,305	122,254	1,715,608	64,909	1,359,848	30,625	808,509	3,180	44,909
Delaware.....	5,688	119,788	2,756	71,975	884	11,820	1,163	16,055	610	13,058	287	6,369	38	511
New Jersey.....	97,519	2,143,984	46,478	1,274,237	14,891	216,706	18,533	273,548	11,459	248,851	5,362	123,438	406	7,204
New York.....	274,481	5,767,901	136,490	3,507,183	39,731	547,905	51,331	724,780	29,973	625,055	15,502	344,151	1,454	20,737
Pennsylvania.....	221,844	4,591,187	99,339	2,620,286	32,006	443,784	50,927	701,225	22,867	474,884	15,474	334,551	1,301	16,457
Region III.....	153,409	2,681,540	55,532	1,320,579	15,662	195,836	57,370	658,661	11,521	225,184	12,386	238,266	1,026	12,992
District of Columbia.....	8,936	176,018	3,982	100,090	965	13,943	2,383	29,301	925	19,515	626	12,820	25	349
Maryland.....	32,953	641,880	13,991	347,472	4,012	53,610	8,951	118,393	3,532	72,009	2,290	48,044	177	2,365
North Carolina.....	38,556	581,135	12,240	259,299	3,402	36,987	17,089	184,496	2,262	40,223	2,243	56,650	290	3,480
Virginia.....	38,052	649,465	13,571	318,309	3,723	46,211	14,590	169,622	2,796	54,237	3,072	57,381	300	3,705
West Virginia.....	35,002	633,042	11,748	286,409	3,530	45,087	14,357	186,862	1,976	39,200	3,157	63,391	234	3,063
Region IV.....	287,935	5,827,721	124,281	3,239,437	40,861	564,039	76,270	1,037,818	27,080	573,768	18,161	394,804	1,282	17,855
Kentucky.....	36,012	598,239	12,681	288,682	3,787	44,733	13,892	160,536	2,376	45,758	3,015	55,231	261	3,299
Michigan.....	102,570	2,129,256	43,659	1,159,396	14,281	199,686	28,017	404,984	9,482	205,349	6,741	154,240	300	5,601
Ohio.....	149,353	3,100,226	67,941	1,791,359	22,793	319,620	34,361	472,208	15,222	322,661	8,405	185,333	631	8,955
Region V.....	298,077	6,064,475	137,485	3,529,620	44,230	595,852	68,830	942,705	29,582	613,951	16,611	363,482	1,339	18,775
Illinois.....	145,461	3,063,721	67,878	1,800,513	20,771	290,227	32,733	459,410	15,222	320,531	8,121	182,565	736	10,475
Indiana.....	66,306	1,286,796	29,962	738,123	10,077	129,615	16,392	218,920	6,097	121,906	3,513	74,546	265	3,668
Minnesota.....	34,899	689,461	16,181	403,318	5,295	69,483	8,138	106,977	3,070	63,909	2,076	43,825	139	1,949
Wisconsin.....	51,411	1,024,495	23,464	587,666	8,087	106,527	11,567	157,488	5,193	107,585	2,901	62,546	190	2,683
Region VI.....	176,511	2,851,102	64,871	1,455,398	18,421	219,162	67,543	727,175	10,134	186,822	14,123	244,844	1,419	17,701
Alabama.....	34,155	533,016	11,444	251,135	3,241	36,501	14,125	152,778	1,745	30,920	3,314	58,076	286	3,606
Florida.....	43,187	832,794	21,243	528,640	6,419	86,096	10,579	124,048	2,644	49,908	2,219	41,804	183	2,298
Georgia.....	32,683	491,787	10,098	227,064	2,792	31,611	14,241	148,054	1,976	35,744	2,688	45,368	318	3,946
Mississippi.....	13,871	194,883	4,601	88,358	1,264	12,958	5,871	58,806	652	11,377	1,308	21,422	155	1,962
South Carolina.....	20,007	286,177	5,565	118,281	1,506	17,074	9,755	98,884	1,135	20,089	1,863	29,785	171	2,064
Tennessee.....	32,608	512,445	11,350	241,920	3,177	34,922	12,962	144,605	2,082	38,784	2,731	48,389	306	3,825
Region VII.....	124,768	2,305,142	58,530	1,352,623	19,062	230,544	28,482	356,073	11,226	220,500	6,798	136,463	670	8,939
Iowa.....	28,928	518,429	13,414	300,807	4,589	53,555	6,266	82,067	2,649	50,221	1,508	29,812	142	1,867
Kansas.....	22,148	394,912	10,459	233,599	3,594	40,872	5,115	63,762	1,661	31,141	1,223	24,336	96	1,202
Missouri.....	54,829	1,056,376	26,084	626,934	8,119	103,943	12,032	152,391	5,361	109,405	2,887	58,952	346	4,751
Nebraska.....	12,006	215,107	5,722	127,113	1,861	21,406	2,674	33,119	1,030	19,476	668	13,280	54	707
North Dakota.....	2,879	49,962	1,216	27,244	353	4,170	872	10,155	189	3,615	228	4,516	21	262
South Dakota.....	3,975	70,356	1,635	36,926	546	6,496	1,163	14,579	336	6,642	284	5,561	11	150
Region VIII.....	133,130	2,212,854	48,365	1,089,973	14,025	162,898	50,570	587,087	7,737	146,989	11,535	214,216	896	11,691
Arkansas.....	16,494	246,461	6,393	128,399	1,958	19,897	5,929	61,462	799	13,878	1,380	21,143	135	1,682
Louisiana.....	24,828	406,701	8,709	191,639	2,311	26,581	9,416	107,775	1,703	32,405	2,446	45,076	243	3,225
New Mexico.....	4,633	73,819	1,341	30,890	385	4,675	2,209	25,439	189	3,784	494	8,697	25	334
Oklahoma.....	20,852	364,244	8,342	193,994	2,471	29,757	7,265	87,379	1,114	21,710	1,579	30,362	80	1,042
Texas.....	66,323	1,121,629	23,580	545,051	6,900	81,988	25,750	305,032	3,932	75,212	5,746	108,938	415	5,408
Region IX.....	42,300	807,081	18,926	462,499	5,648	72,531	11,916	154,335	3,091	62,984	2,559	52,497	160	2,235
Colorado.....	17,454	340,696	8,258	203,551	2,535	33,088	4,243	54,673	1,409	28,881	953	19,441	58	762
Idaho.....	6,376	113,168	2,924	66,038	834	9,902	1,918	22,890	336	6,326	341	6,680	23	332
Montana.....	7,155	140,387	3,301	81,784	899	11,779	1,918	25,366	589	12,237	398	8,525	50	696
Utah.....	8,582	160,091	3,175	79,614	1,059	13,781	3,023	39,527	589	12,249	711	14,561	25	359
Wyoming.....	2,733	52,739	1,268	31,212	321	3,981	814	10,879	168	3,291	156	3,290	6	86
Region X.....	261,758	5,496,370	136,929	3,559,622	39,353	538,749	54,027	738,830	19,364	402,555	11,221	244,334	864	12,280
Arizona.....	8,581	159,882	3,196	81,995	931	12,971	3,312	41,861	421	8,870	683	13,696	37	499
California.....	176,705	3,755,485	92,778	2,432,232	26,494	367,404	35,060	494,787	13,645	285,688	7,538	166,744	600	8,630
Nevada.....	1,974	39,828	1,017	25,257	160	2,291	581	7,777	126	2,600	85	1,837	6	66
Oregon.....	29,944	599,957	15,929	394,328	4,782	61,299	5,987	79,120	1,976	39,377	1,166	24,428	104	1,435
Washington.....	44,554	941,218	24,000	625,810	6,906	94,814	8,486	115,285	3,196	60,020	1,749	37,639	118	1,650
Alaska.....	862	15,750	430	10,120	32	418	340	4,236	21	452	28	407	2	27
Hawaii.....	5,686	101,219	2,494	56,950	449	5,564	2,098	20,091	210	4,174	427	8,262	13	178
Foreign.....	8,790	182,392	3,940	107,506	1,444	19,960	1,086	21,500	862	17,358	697	13,737	161	2,341

¹ Estimates for each State are shown unrounded, as computed, for convenience in summation and not because they are assumed to be accurate to the last digit.

² Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

³ Beneficiary's State of residence as of Dec. 31, 1948.

Table 8.—Unemployment insurance: Selected data on claims and benefits, by State, February 1949

[Data reported by State agencies; corrected to Mar. 22, 1949]

Region and State	Initial claims			Continued claims ¹			All unemployment			Total unemploy- ment		Average weekly insured unem- ploy- ment ⁴
	Total		New	Total ²		Compens- able	Weeks compens- ated	Benefits paid ³	Average weekly number of benefi- ciaries	Weeks compens- ated	Average weekly payment	
	All claim- ants	Women claimants		All claim- ants	Women claimants							
Total	11,300,000	4,400,000	793,000	7,110,000	2,561,000	6,299,000	5,894,000	\$115,267,729	1,466,000	5,588,000	\$20.02	2,568,613
Region I:												
Connecticut	24,095	(⁵)	17,128	145,185	(⁵)	129,400	118,208	2,447,678	29,552	114,442	21.02	46,906
Maine	7,629	2,969	3,758	57,257	21,844	54,413	52,082	801,979	13,020	47,750	15.67	22,118
Massachusetts	49,326	19,707	26,118	357,734	135,355	331,759	306,276	6,882,175	77,069	285,679	23.32	112,286
New Hampshire	6,746	2,888	4,022	40,633	17,295	37,590	27,522	442,646	6,880	25,520	16.65	14,578
Rhode Island	16,072	7,082	7,127	88,978	40,612	82,763	61,290	1,760,004	20,322	77,928	22.18	27,546
Vermont	2,340	820	1,619	15,341	4,824	14,229	12,972	219,839	3,243	12,164	17.47	6,720
Region II:												
Delaware	1,696	505	1,376	10,055	2,879	9,143	8,482	129,590	2,120	8,083	15.62	3,752
New Jersey	52,664	20,613	31,628	328,593	131,476	296,306	323,132	6,433,434	80,783	304,866	20.45	87,267
New York	269,311	(⁵)	88,644	1,214,105	(⁵)	1,028,145	1,016,203	22,852,838	254,051	993,344	22.49	368,276
Pennsylvania	101,031	(⁵)	66,971	453,839	(⁵)	409,884	380,919	6,630,746	95,230	366,369	17.69	161,303
Region III:												
District of Columbia	2,975	815	2,614	21,333	6,990	18,987	17,218	301,960	4,304	17,000	17.51	8,598
Maryland	16,790	8,801	10,207	99,860	26,390	99,860	88,023	1,710,270	22,006	81,658	20.16	30,556
North Carolina	24,346	12,028	17,457	130,909	74,714	115,360	86,486	1,031,684	21,622	80,696	12.34	41,391
Virginia	12,624	3,895	10,051	64,342	22,732	58,349	53,995	816,372	13,499	49,519	15.72	23,838
West Virginia	11,059	1,695	9,408	65,386	13,378	60,969	52,908	845,627	13,227	36,759	16.38	25,122
Region IV:												
Kentucky	13,275	2,850	10,554	84,570	20,445	77,701	59,814	929,903	14,953	58,716	15.64	32,505
Michigan	66,561	15,184	43,850	306,087	84,256	277,284	239,993	4,978,125	59,998	234,261	20.99	114,724
Ohio	43,572	13,738	34,579	268,085	91,363	204,217	179,113	3,299,304	44,778	172,948	18.73	102,962
Region V:												
Illinois	62,484	24,115	36,575	405,062	159,894	376,001	316,544	5,747,578	79,136	291,000	18.87	126,327
Indiana	33,109	9,730	18,751	92,570	29,875	76,887	100,624	1,796,157	25,156	96,224	18.15	54,142
Minnesota	15,619	4,733	12,940	64,653	18,435	52,844	45,912	1,041,615	16,478	63,780	15.99	48,986
Wisconsin	17,288	5,742	11,825	90,931	32,228	72,839	65,921	1,300,845	16,480	57,270	20.31	36,462
Region VI:												
Alabama	14,432	2,887	11,749	82,934	20,603	74,257	64,226	993,103	16,056	61,356	15.73	29,238
Florida	12,551	3,292	9,937	64,825	20,366	59,719	33,726	465,482	8,432	32,482	13.99	28,928
Georgia	14,444	5,620	10,563	81,818	39,964	64,270	62,305	877,973	15,576	58,847	14.41	31,478
Mississippi	9,219	1,542	7,744	51,436	9,971	45,493	34,095	480,401	8,524	31,640	14.41	16,441
South Carolina	10,717	3,513	7,349	32,614	12,198	27,450	37,383	619,119	9,346	35,099	17.07	18,101
Tennessee	16,358	4,923	13,764	156,137	54,953	144,599	119,415	1,693,385	29,854	115,231	14.38	58,368
Region VII:												
Iowa	7,809	2,349	6,716	41,911	13,330	35,715	30,432	495,088	7,608	28,046	16.86	19,216
Kansas	7,090	1,546	5,831	41,113	9,077	30,728	33,252	521,254	8,313	31,565	15.98	17,390
Missouri	29,446	10,461	20,992	153,067	54,979	135,698	110,776	1,841,371	27,694	103,706	17.19	56,733
Nebraska	3,436	963	2,651	13,313	3,537	9,418	(⁵)	239,936	(⁵)	(⁵)	(⁵)	8,890
North Dakota	1,140	215	991	7,797	1,005	6,942	7,256	132,085	1,814	6,648	18.55	4,884
South Dakota	1,024	(⁵)	940	8,011	(⁵)	7,120	5,757	100,122	1,439	5,462	17.59	4,680
Region VIII:												
Arkansas	10,875	1,700	9,659	67,421	11,288	58,923	43,778	764,768	10,944	41,101	17.99	27,364
Louisiana	17,576	2,663	15,097	65,332	13,101	52,897	53,370	1,002,304	13,342	50,159	19.23	31,532
New Mexico	2,291	360	1,894	12,534	2,120	11,101	9,276	166,230	2,319	9,123	18.00	7,098
Oklahoma	9,899	2,365	8,213	38,543	8,941	31,337	42,400	710,908	10,600	40,741	17.03	24,961
Texas	23,534	5,094	21,124	58,909	14,014	42,438	45,818	670,683	11,454	43,498	14.93	43,798
Region IX:												
Colorado	4,389	1,321	3,063	22,314	5,581	18,092	15,488	247,497	3,872	15,149	16.10	12,761
Idaho	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	26,246	499,225	5,652	13,013	(⁵)
Montana	2,677	634	2,289	25,854	6,635	21,422	20,309	337,725	5,077	20,309	16.60	10,558
Utah	3,447	704	2,505	34,716	6,169	32,281	31,261	736,538	7,815	29,692	23.91	11,480
Wyoming	2,021	309	1,845	8,030	1,655	5,296	4,627	87,466	1,187	4,467	19.12	2,833
Region X:												
Arizona	4,902	1,249	3,735	25,359	6,214	23,204	16,435	314,922	4,109	15,890	19.38	11,468
California	187,312	64,472	121,485	1,137,061	405,223	1,031,461	960,609	21,531,267	240,152	918,203	22.80	347,074
Nevada	2,128	647	1,719	13,123	3,820	11,948	9,333	191,784	2,333	9,021	20.77	3,968
Oregon	18,749	4,185	13,555	163,636	29,401	151,449	142,154	2,486,197	35,538	138,666	17.67	60,411
Washington	26,930	5,680	16,138	245,972	27,667	228,804	211,066	4,177,220	52,916	205,668	19.86	79,714
Territories:												
Alaska	932	246	717	8,851	1,320	8,273	11,410	272,174	2,852	11,141	24.05	(⁵)
Hawaii	1,526	363	967	11,835	3,247	10,695	10,692	221,143	2,650	10,105	21.44	(⁵)

¹ In some States 1 claim covers more than 1 week.

² Includes waiting-period claims except in Maryland, which has no provision for filing such claims.

³ Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

⁴ Unemployment represented by continued claims filed under the State and railroad unemployment insurance programs and the veterans' unemployment allowance program. State distribution excludes railroad unemployment insurance claims.

⁵ Includes estimates for Idaho.

⁶ Includes estimates for Connecticut, Idaho, New York, Pennsylvania, and South Dakota.

⁷ Includes estimates for Nebraska.

⁸ Data not received.

⁹ Since Wisconsin has no provision for a benefit year, a new claim is a claim requiring a determination of a benefit amount and duration, as well as eligibility for benefits, on a per employer basis.

¹⁰ Data not available.

(Continued from page 26)

MOUNTAIN, JOSEPH W.; HANKLA, EMILY K.; and DRUZINA, GEORGIE B. *Ten Years of Federal Grants-in-Aid for Public Health, 1936-1946.* (Public

Health Bulletin No. 300.) Washington: U. S. Govt. Print. Off., 1949. 84 pp. 25 cents.

RANDALL, MARIAN. "Home Nursing Service in the Health Insurance Plan

of Greater New York." *American Journal of Public Health and the Nation's Health*, New York, Vol. 39, Feb. 1949, pp. 167-170. 70 cents. Reviews the first year of operation.

Table 9.—Unemployment insurance: Ratio of State insured unemployment¹ in week ended February 12, 1949, to average covered employment in 1947

Region and State	Insured unemployment ¹	Average covered employment ² (in thousands)	Ratio (percent) of insured unemployment to covered employment
Total.....	1,818,822	32,145.3	5.7
Region I:			
Connecticut.....	37,202	638.0	5.8
Maine.....	14,636	175.6	8.3
Massachusetts.....	89,841	1,451.9	6.2
New Hampshire.....	10,063	130.8	7.7
Rhode Island.....	23,316	238.2	9.8
Vermont.....	3,847	64.2	6.0
Region II:			
Delaware.....	2,430	80.3	2.7
New Jersey.....	70,778	1,281.5	5.5
New York.....	301,914	4,293.9	7.0
Pennsylvania.....	114,829	3,032.7	3.8
Region III:			
District of Columbia.....	5,529	215.9	2.6
Maryland.....	24,054	550.9	4.4
North Carolina.....	28,735	622.6	4.6
Virginia.....	16,709	485.0	3.4
West Virginia.....	16,304	378.1	4.3
Region IV:			
Kentucky.....	21,104	366.0	5.8
Michigan.....	78,305	1,574.2	5.0
Ohio.....	67,854	2,176.2	3.1
Region V:			
Illinois.....	94,664	2,374.8	4.0
Indiana.....	34,750	884.8	3.9
Minnesota.....	28,018	639.3	5.2
Wisconsin.....	23,214	721.2	3.2
Region VI:			
Alabama.....	19,700	416.5	4.7
Florida.....	16,752	378.5	4.4
Georgia.....	20,150	508.9	4.0
Mississippi.....	11,731	177.8	6.6
South Carolina.....	12,828	301.2	4.3
Tennessee.....	46,666	490.9	9.5
Region VII:			
Iowa.....	10,988	333.1	3.3
Kansas.....	10,409	227.3	4.6
Missouri.....	38,603	762.2	5.1
Nebraska.....	5,070	156.4	3.2
North Dakota.....	2,232	39.3	5.7
South Dakota.....	1,948	48.1	4.0
Region VIII:			
Arkansas.....	18,124	212.3	8.5
Louisiana.....	23,928	423.6	5.6
New Mexico.....	3,078	81.8	3.8
Oklahoma.....	16,761	254.6	6.6
Texas.....	23,316	1,099.6	2.1
Region IX:			
Colorado.....	5,864	192.1	3.1
Idaho.....	7,458	86.9	8.6
Montana.....	6,598	92.0	7.1
Utah.....	8,473	120.7	7.0
Wyoming.....	1,781	50.8	3.5
Region X:			
Arizona.....	6,534	101.0	6.5
California.....	286,396	2,455.1	11.7
Nevada.....	3,169	37.5	8.4
Oregon.....	40,244	307.3	13.1
Washington.....	61,955	504.8	12.3

¹ Represents number of continued claims for unemployment in the week in which the 8th of the month falls.

² Average number of workers in covered employment in the pay period of each type (weekly, semi-monthly, etc.) ending nearest the 15th of each month; corrected to Jan. 27, 1949.

Table 10.—Nonfarm placements: Number, by State, February 1949

Region and State	Total	Women	Veterans ¹
Continental U. S.....	275,882	125,478	68,887
Region I:			
Connecticut.....	4,795	2,550	1,047
Maine.....	2,041	593	884
Massachusetts.....	6,589	3,432	1,768
New Hampshire.....	934	568	197
Rhode Island.....	1,641	1,227	177
Vermont.....	430	163	138
Region II:			
Delaware.....	630	353	136
New Jersey.....	7,463	5,033	1,156
New York.....	38,761	27,161	4,819
Pennsylvania.....	13,981	7,947	3,279
Region III:			
District of Columbia.....	1,966	961	575
Maryland.....	3,036	1,210	775
North Carolina.....	6,812	3,240	1,506
Virginia.....	4,208	2,100	779
West Virginia.....	1,680	792	454
Region IV:			
Kentucky.....	1,442	574	412
Michigan.....	5,002	1,728	1,592
Ohio.....	13,204	4,917	3,515
Region V:			
Illinois.....	8,141	3,316	2,623
Indiana.....	4,126	2,003	1,006
Minnesota.....	5,006	1,616	1,557
Wisconsin.....	5,293	2,040	1,692
Region VI:			
Alabama.....	8,260	3,085	1,794
Florida.....	11,181	4,699	3,234
Georgia.....	6,366	2,768	1,219
Mississippi.....	6,677	2,016	1,187
South Carolina.....	6,040	1,694	1,000
Tennessee.....	6,140	2,650	1,741
Region VII:			
Iowa.....	5,254	1,443	2,034
Kansas.....	3,606	1,345	1,149
Missouri.....	4,510	2,016	1,116
Nebraska.....	2,265	630	851
North Dakota.....	895	299	232
South Dakota.....	755	208	330
Region VIII:			
Arkansas.....	5,092	1,948	1,251
Louisiana.....	4,007	1,568	1,167
New Mexico.....	2,186	404	926
Oklahoma.....	7,001	2,511	2,059
Texas.....	26,297	10,690	6,716
Region IX:			
Colorado.....	2,387	845	908
Idaho.....	1,598	314	759
Montana.....	1,020	189	370
Utah.....	1,564	299	533
Wyoming.....	700	171	226
Region X:			
Arizona.....	2,186	696	659
California.....	16,750	7,654	4,771
Nevada.....	1,081	358	260
Oregon.....	2,326	704	727
Washington.....	3,495	946	1,171
Territories:			
Alaska.....	511	151	149
Hawaii.....	681	128	161
Puerto Rico.....	596	1	536

¹ Represents placements of veterans of all wars.

Table 11.—Veterans' unemployment allowances: Claims and payments, February 1949¹

State	Initial claims	Continued claims	Payments
Total.....	372,294	2,550,805	\$47,102,712
Alabama.....	4,311	38,272	719,836
Alaska.....	217	3,201	64,502
Arizona.....	3,090	18,796	344,160
Arkansas.....	3,356	29,835	589,361
California.....	34,327	240,718	4,442,201
Colorado.....	3,048	27,843	503,763
Connecticut.....	4,620	30,089	658,045
Delaware.....	636	5,067	91,320
District of Columbia.....	1,261	11,645	255,194
Florida.....	7,655	47,811	926,460
Georgia.....	5,913	43,976	863,288
Hawaii.....	995	7,988	133,536
Idaho.....	1,644	20,692	396,378
Illinois.....	22,667	117,570	1,939,877
Indiana.....	13,676	68,504	1,095,999
Iowa.....	4,312	31,970	594,626
Kansas.....	3,937	27,232	508,851
Kentucky.....	6,394	41,065	647,803
Louisiana.....	4,452	29,208	520,554
Maine.....	3,044	30,662	606,008
Maryland.....	2,909	24,592	474,116
Massachusetts.....	10,894	87,521	1,661,813
Michigan.....	20,181	130,159	2,530,099
Minnesota.....	7,691	72,240	1,295,841
Mississippi.....	2,604	18,328	331,209
Missouri.....	8,651	72,116	1,312,885
Montana.....	1,460	16,058	319,031
Nebraska.....	2,519	15,710	318,049
Nevada.....	620	3,621	66,196
New Hampshire.....	2,053	16,088	312,875
New Jersey.....	9,201	67,657	1,278,695
New Mexico.....	1,923	15,451	286,096
New York.....	47,370	238,772	4,442,947
North Carolina.....	7,475	46,204	850,219
North Dakota.....	975	10,516	194,389
Ohio.....	19,211	127,326	2,242,136
Oklahoma.....	4,791	36,552	597,802
Oregon.....	7,901	81,221	1,554,167
Panama Canal Zone.....	12	163	3,040
Pennsylvania.....	61,640	182,044	3,410,948
Puerto Rico.....	721	14,667	289,617
Rhode Island.....	1,499	15,947	316,267
Samoa-Guam.....	19	397	5,740
South Carolina.....	2,709	20,834	382,296
South Dakota.....	1,017	10,407	189,966
Tennessee.....	4,770	47,398	802,440
Texas.....	11,316	81,890	1,443,013
Utah.....	1,427	12,719	235,677
Vermont.....	1,280	10,956	211,660
Virginia.....	5,804	37,049	741,050
Washington.....	8,635	73,749	1,436,737
West Virginia.....	3,995	32,974	610,456
Wisconsin.....	8,617	53,197	912,815
Wyoming.....	869	4,432	76,929

¹ Represents activities under provisions of title V of the Servicemen's Readjustment Act of 1944; excludes data for self-employed veterans.

Source: Data reported to the Readjustment Allowance Service, Veterans Administration, by unemployment insurance agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by the Veterans Administration for the Panama Canal Zone, Puerto Rico, and Samoa-Guam.

Table 12.—Public assistance in the United States, by month, February 1948–February 1949¹

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance
			Families	Children					Families	Children		
Number of recipients												
Percentage change from previous month												
1948												
February		2,340,862	429,792	1,096,609	81,842	393,000		+0.1	+1.6	+1.7	+0.5	+2.9
March		2,345,135	437,487	1,115,946	81,984	402,000		+2	+1.8	+1.8	+2	+2.3
April		2,352,249	444,144	1,132,806	82,366	392,000		+3	+1.5	+1.5	+5	+2.4
May		2,362,148	449,698	1,146,396	82,937	378,000		+4	+1.3	+1.2	+7	+2.7
June		2,367,697	449,202	1,145,930	83,346	366,000		+2	-1	(1)	+5	+2.7
July		2,407,280	448,524	1,145,323	83,876	358,000		+1.7	-2	-1	+6	+2.1
August		2,429,078	450,762	1,151,996	84,255	356,000		+9	+5	+6	+5	+5
September		2,446,714	453,471	1,160,277	84,526	359,000		+7	+6	+7	+3	+6
October		2,469,374	460,021	1,176,199	84,815	360,000		+9	+1.4	+1.4	+3	+4
November		2,482,350	465,900	1,190,379	85,271	369,000		+5	+1.3	+1.2	+5	+2.4
December		2,498,259	474,815	1,213,778	85,787	397,000		+6	+1.9	+2.0	+6	+7.7
1949												
January		2,511,829	484,947	1,239,839	86,178	433,000		+5	+2.1	+2.1	+5	+9.0
February		2,528,358	496,121	1,267,383	86,675	461,000		+7	+2.3	+2.2	+6	+6.4
Amount of assistance 1												
Percentage change from previous month 1												
1948												
February	\$137,939,576	\$88,872,293	\$29,062,674	\$3,267,009	\$16,737,000		+2.9	+1.2	+7.9	+0.9	+4.7	
March	138,286,051	88,388,795	28,783,097	3,290,159	17,824,000		+3	-5	-1.0	+7	+6.5	
April	138,838,147	88,990,139	29,269,891	3,333,117	17,225,000		+4	+7	+1.8	+1.3	+3.4	
May	139,058,127	89,920,642	29,618,206	3,364,189	16,155,000		+2	+1.0	+1.1	+9	+6.2	
June	139,265,649	90,402,787	29,689,528	3,396,334	15,807,000		+2	+5	+2	+1.0	+2.3	
July	143,468,875	94,462,825	29,930,611	3,436,439	15,639,000		+3.0	+4.5	+8	+1.2	+1.1	
August	144,709,896	95,636,176	30,125,057	3,472,653	15,486,000		+9	+1.2	+6	+1.1	+1.0	
September	146,500,597	96,634,819	30,491,540	3,502,238	15,872,000		+1.2	+1.1	+1.2	+9	+2.5	
October	155,119,440	102,471,881	32,774,864	3,644,995	16,228,000		+5.9	+6.0	+7.5	+4.1	+2.2	
November	157,897,675	103,969,787	33,337,118	3,699,770	16,861,000		+1.8	+1.5	+1.7	+1.5	+3.9	
December	161,658,563	104,978,094	34,129,664	3,734,835	18,816,000		+2.4	+9	+2.4	+9	+11.6	
1949												
January	167,365,418	107,955,903	35,333,539	3,806,976	20,269,000		+3.5	+2.8	+3.5	+1.9	+7.7	
February	170,732,018	108,474,564	36,370,140	3,839,314	22,048,000		+2.0	+5	+2.9	+8	+8.8	

¹ Data subject to revision. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

² Decrease of less than 0.05 percent.

³ February 1948 data for old-age assistance and aid to dependent children in Missouri and June 1948 data for old-age assistance and aid to the blind in Kentucky include retroactive payments. Excluding these amounts, percentage changes would be somewhat less than those shown.

Table 13.—Old-age assistance: Recipients and payments to recipients, by State, February 1949¹

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	January 1949 in—		February 1948 in—				Total amount	Average	January 1949 in—		February 1948 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total.....	2,528,358	\$108,474,564	\$42.90	+0.7	+0.5	+8.0	+22.1	Mo.....	121,200	\$5,108,471	\$42.15	+0.3	+0.5	+4.8	-3.1
Ala.....	70,720	1,603,812	22.68	+7	+8	+12.9	+33.8	Mont.....	10,982	492,456	44.84	+4	+4	+1.3	+13.0
Alaska.....	1,409	71,257	50.57	+6	+3	+3.8	+20.8	Neb.....	23,832	990,712	41.57	+1	+1	-1.5	+3.4
Ariz.....	10,394	563,856	54.30	-9	+1	-3.2	+10.1	Nev.....	2,296	124,026	54.02	-3	-3	+8.7	+21.2
Ark.....	52,753	1,106,978	20.98	+1.2	+1.2	+15.4	+33.1	N. H.....	7,033	301,959	42.93	+4	+9	+3.2	+12.9
Calif.....	207,428	14,570,547	70.24	+3.1	+3.3	+13.4	+39.6	N. J.....	23,451	1,070,803	45.66	+2	+1.8	+1.1	+9.1
Colo.....	46,744	3,136,826	67.11	(1)	-14.2	+4.4	+15.7	N. Mex.....	9,089	316,544	34.83	+4	+4	+5.8	+3.1
Conn.....	16,180	878,215	54.28	+7	-1	+5.6	+18.9	N. Y.....	114,700	6,158,913	53.70	+2	-9	+3.2	+11.1
Del.....	1,443	40,005	27.72	+1.7	+2.0	+11.9	+23.6	N. C.....	50,341	1,047,639	20.81	+1.1	+1.5	+18.7	+37.5
D. C.....	2,549	109,985	43.15	+1.3	+1.4	+11.1	+20.5	N. Dak.....	8,683	397,176	45.74	-1	+2.0	-1.5	+14.5
Fla.....	62,337	2,488,352	39.92	+5	+7	+10.6	+16.4	Ohio.....	124,533	5,804,234	46.61	+1	(2)	+1.7	+14.1
Ga.....	89,730	1,895,654	21.14	+7	+2.1	+10.3	+27.8	Okla.....	98,955	5,129,563	51.84	+1	+2	+3.0	+25.9
Hawaii.....	2,251	76,986	34.20	+1	+7	+16.5	+19.5	Oreg.....	22,569	1,075,376	47.65	+2	+4	+1.8	+12.1
Idaho.....	10,459	486,577	46.52	+1	+3	-4	+11.4	Pa.....	87,058	3,470,142	39.86	+2	+2	-2.0	+11.8
Ill.....	126,037	5,333,030	42.31	+1	+3	(3)	+3.7	R. I.....	9,403	411,085	43.72	+9	+1.1	+6.1	+11.1
Ind.....	49,688	1,712,179	34.46	-3	+1	-1.6	+6.3	S. C.....	35,003	864,857	24.29	+7	+9	+9.4	+34.2
Iowa.....	48,439	2,298,219	47.45	(3)	+3	-3	+12.3	S. Dak.....	11,923	444,359	37.27	+1	+5	-2.0	+14.4
Kans.....	36,656	1,588,840	43.34	+3	+5	+3.5	+13.7	Tenn.....	56,249	1,502,520	26.71	+1.0	+1.4	+11.6	+46.4
Ky.....	55,034	1,142,356	20.76	+1.4	+1.5	+7.1	+28.0	Tex.....	210,932	7,165,801	33.97	+4	+5	+5.4	+18.6
La.....	114,156	5,365,744	47.00	+1.2	+1.2	+11.1	+349.7	Utah.....	10,208	514,821	50.43	+2	+2	-12.3	-5.4
Maine.....	13,327	463,200	34.76	(2)	+7	+3.8	+8.8	Vt.....	6,600	233,113	35.32	+5	+1.0	+10.0	+16.9
Md.....	11,889	438,129	36.85	+3	+1.1	+5	+14.4	Va.....	17,377	342,663	19.72	+3	+9	+5.8	+13.9
Mass.....	91,914	5,580,189	60.71	+6	+2	+4.4	+15.4	Wash.....	65,821	4,300,128	66.70	+1.5	+2.7	+3.3	+21.0
Mich.....	92,734	3,942,554	42.51	+5	+8	+1.8	+12.8	W. Va.....	23,000	480,395	20.89	+7	+1.2	+4.6	+7.4
Minn.....	54,810	2,569,457	46.88	+2	+1.0	+7	+10.0	Wis.....	48,597	1,997,118	41.10	+2	+6	+1.7	+12.0
Miss.....	54,699	942,974	17.24	+4	+5.2	+34.7	+47.0	Wyo.....	4,134	232,769	56.31	+5	+4	+6.0	+24.0

¹ For definitions of terms see the *Bulletin*, January 1948, pp. 24-25. All data subject to revision.

² Decrease of less than 0.05 percent.

³ Increase of less than 0.05 percent.

Table 14.—Aid to the blind: Recipients and payments to recipients, by State, February 1949¹

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	January 1949 in—		February 1948 in—	
				Number	Amount	Number	Amount
Total.....	86,678	\$3,839,314	\$44.30	+0.6	+0.8	+5.9	+17.5
Total, 47 States ²	68,753	3,139,406	45.66	+5	+1.0	+6.7	+20.7
Ala.....	1,208	30,344	25.12	+1.7	+2.0	+12.4	+34.6
Ark.....	719	46,000	64.81	+1.1	+1.1	+11.3	+27.5
Calif.....	1,722	42,411	24.63	+2	+5	+0.4	+27.8
Colo.....	8,263	688,945	82.38	+9	+1.8	+19.7	+35.9
Conn.....	396	21,175	53.46	-5	+1.0	0	+8.2
Del.....	161	7,879	48.94	+2.5	+2.9	+12.0	+29.1
Fla.....	140	5,104	36.46	+3.2	+9.0	+13.5	+40.0
Ill.....	221	10,079	45.61	+1.4	+4	+2.3	+6.4
Ind.....	3,021	135,081	44.70	+6	+8	+8.4	+18.5
Iowa.....	2,445	60,168	24.61	+6	+1.6	+7.7	+21.9
Kans.....	88	3,147	35.70	(³)	(³)	(³)	(³)
La.....	207	10,527	50.85	-5	-2.2	+2.0	+11.6
Maine.....	4,574	201,329	44.02	(³)	+1	-2.6	+8
Mass.....	1,535	67,053	43.64	-7	(³)	-3.7	+3.3
Mich.....	1,200	62,226	51.86	-4	(³)	+3	+13.9
Minn.....	798	36,465	45.70	-2	+2	-10.9	-2.4
Mont.....	1,956	43,205	22.09	+5	+6	+4.6	+25.1
Nebr.....	1,591	66,920	42.06	+1.2	+1.5	+1	+55.2
Nev.....	654	22,891	35.00	-3	+3	-4.0	+4.4
N.H.....	473	18,895	39.98	+6	+1.4	+1.1	+14.3
N.J.....	1,306	76,573	58.63	+1.2	+2.2	+4.0	+14.7
N.Mex.....	1,595	72,387	45.38	+1.5	+1.6	+8.4	+20.0
N.Y.....	1,061	57,780	54.46	+1.1	+2.3	+4.0	+15.1
Pa.....	2,422	61,790	25.51	+8	+1.5	+13.4	+20.1
R.I.....	2,865	100,875	35.00	+9	+5.6	+6.6	+17.6
S.C.....	460	21,234	46.16	-9	-9	+6.0	+19.2
Tenn.....	530	26,169	49.38	+2	+3.1	+5.4	+17.8
Tex.....	29	1,169	(³)	(³)	(³)	(³)	(³)
Utah.....	313	14,290	45.65	-3	-2	+3.6	+14.1
Va.....	638	30,133	47.23	0	(³)	+6	+8.5
W.Dak.....	428	16,336	38.17	+9	+1.2	+5.4	+2.4
W.Va.....	3,678	220,168	59.86	+7	-1	+5.8	+14.9
Wis.....	3,602	102,795	28.35	+8	+1.2	+13.6	+16.9
Wyo.....	119	8,489	46.13	+2.6	+4.5	-8	+10.0
Ala.....	3,542	156,732	44.25	+2	+3	+5.2	+18.9
Ark.....	2,628	138,971	52.88	+3	+3	+1.5	+25.4
Calif.....	389	21,298	54.75	+8	+1.4	+1.8	+11.0
Conn.....	15,083	484,454	39.89	+7	-8	+8.8	+3.7
Del.....	149	7,331	49.20	+1.4	+1.9	+4.2	+14.8
Fla.....	1,351	37,970	28.11	+1	+3	+5.1	+31.7
Ill.....	207	7,091	34.26	+2.0	+1.5	-3.7	+12.0
Ind.....	2,117	76,520	36.15	+1.2	+1.2	+13.0	+34.4
Iowa.....	5,852	224,940	38.44	+6	+7	+6.7	+21.7
Kans.....	196	10,866	55.44	+5	+2.3	+37.1	+35.0
La.....	189	7,459	39.42	-5	-3	+5.0	+10.7
Maine.....	1,335	35,306	26.45	+6	+1.5	+12.9	+25.3
Mass.....	696	53,716	77.18	+4	+3	+8.6	+20.0
Mich.....	877	21,351	24.35	+7	+1.3	-9	+2.9
Minn.....	1,308	58,165	44.47	-4	+6	+1.6	+15.4
Mont.....	103	5,551	53.89	-1.0	-1.0	-11.2	+7.0

¹ For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

² Under plans approved by the Social Security Administration.

³ Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁴ Increase of less than 0.05 percent.

⁵ Decrease of less than 0.05 percent.

⁶ Excludes cost of medical care, for which payments are made to recipients quarterly.

⁷ Represents statutory monthly pension of \$35 per recipient; excludes payment for other than a month.

Table 15.—General assistance: Cases and payments to cases, by State, February 1949¹

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	January 1949 in—		February 1948 in—	
				Number	Amount	Number	Amount
Total.....	461,000	\$22,048,000	\$47.86	+6.4	+8.8	+17.4	+31.7
Ala.....	6,318	102,761	16.26	-1	+2	+6.2	+11.7
Alaska.....	103	3,471	33.70	(²)	(²)	-2.0	-24.3
Ariz.....	1,766	61,830	35.01	+4.4	+7.1	-16.5	+3.3
Ark.....	2,629	32,418	12.33	-1.8	-1.9	-8	-1.4
Calif.....	39,080	1,904,821	48.74	+7.6	+8.0	+32.0	+42.1
Colo.....	5,778	284,344	49.21	+10.6	+13.1	+17.8	+26.6
Conn.....	4,686	238,917	50.98	+9.8	+9.7	+18.2	+29.7
Del.....	1,116	41,236	36.94	+7.2	+9.8	+15.8	+6.1
D.C.....	1,271	60,698	47.70	+1.4	+1.9	+12.2	+21.2
Fla.....	4,200	65,600	15.62	+3.5	+3.2	+3.3	+9.7
Ga.....	1,614	85,189	52.78	-1.2	+3.7	+6.4	+20.4
Hawaii.....	527	16,762	31.81	+6.5	+8.3	+8	+5.9
Ill.....	33,049	1,783,159	53.96	+5.7	+7.5	+20.5	+32.9
Ind.....	14,032	378,135	26.95	+7.7	+2.7	+22.7	+24.3
Iowa.....	5,043	150,414	29.83	+6.0	+5.4	+16.4	+17.6
Kans.....	5,999	291,310	48.56	+9.6	+14.2	+13.3	+23.7
La.....	2,448	40,370	16.49	+8	-4.2	-3.8	-4.5
Maine.....	18,627	734,087	39.41	+5.6	+2.8	+26.9	+247.0
Mass.....	3,769	154,376	40.96	+4.1	+2.4	+23.6	+16.3
Mich.....	4,788	210,071	43.89	+2.7	+2.5	+12.0	+26.4
Minn.....	20,001	980,627	49.03	+5.2	+4.1	+14.7	+30.0
Miss.....	34,068	1,682,082	49.37	+9.5	+13.9	+19.6	+29.2
Mo.....	8,832	444,676	50.35	+8.5	+11.5	+24.8	+43.2
Mont.....	476	5,301	11.14	-12.0	-7.0	-8.3	-2.6
Nebr.....	14,966	457,969	30.60	+3.1	+4.0	+20.4	+27.6
Nev.....	1,726	53,488	30.99	+3	+4.5	+16.8	+33.2
N.H.....	1,971	64,476	32.71	+7.4	+8.9	+1.4	+3.5
N.J.....	431	9,342	21.68	+11.7	+13.6	+25.3	+30.3
N.Y.....	1,786	72,008	40.35	+5.4	+6.6	+29.0	+32.8
N.J.....	10,551	578,925	54.87	+10.7	+11.2	+30.1	+35.1
N.Mex.....	1,852	44,194	23.85	-2.8	-1.9	-4.2	+5.1
N.Y.....	60,555	4,849,753	72.87	+4.7	+6.3	+1.9	+11.5
N.C.....	3,984	59,001	14.81	-6	+9	+2.1	+9.7
N.Dak.....	1,110	44,138	39.76	+6.7	+8.1	+11.0	+42.1
Ohio.....	28,835	1,418,079	49.18	+7.0	+6.7	+11.8	+26.2
Okl.....	6,900	85,451	(³)	(³)	-4	(³)	+2.1
Oreg.....	10,466	540,974	51.69	+11.6	+23.7	+40.4	+56.6
Pa.....	33,650	1,653,354	49.04	+4.7	+4.8	+2.8	+30.5
R.I.....	3,844	198,845	51.73	+11.7	+3.7	+31.8	+49.7
S.C.....	4,559	71,734	15.73	+4	-7	+7.8	+6.3
S.Dak.....	772	22,606	29.28	+13.4	+13.4	-8.1	+6.4
Tenn.....	2,201	27,789	12.63	+3.5	+6.8	+6.9	+25.8
Tex.....	5,200	85,000	16.35	+5.5	+6.3	+26.1	+33.3
Utah.....	2,515	144,734	57.55	+5.5	+5.3	+26.1	+33.3
Vt.....	1,150	46,000	40.00	+1.1	+1.6	+4.7	+16.8
Va.....	4,233	96,634	22.83	+1.1	+33.8	+52.6	+109.1
Wash.....	18,454	1,433,122	77.66	+24.0	+1.0	+2.0	+7.9
W.Va.....	3,766	57,682	15.32	+4	+13.5	+27.2	+37.8
Wis.....	7,008	327,020	46.66	+9.7	+9.9	+21.3	+43.0
Wyo.....	632	32,329	51.15	+7.7	+9.9	+21.3	+43.0

¹ For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

³ Percentage change not computed on base of less than 100 cases.

⁴ State program only; excludes program administered by local officials.

⁵ About 7 percent of this total is estimated.

⁶ Estimated.

⁷ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

⁸ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁹ Excludes a few cases and small amount of local funds not administered by State agency.

¹⁰ Includes cases receiving medical care only.

¹¹ Excludes estimated duplication between programs; 2,223 cases were aided by county commissioners and an estimated 5,264 cases under program administered by State Board of Public Welfare. Average per case and percentage changes not computed.

¹² Estimated on basis of reports from a sample of cities and towns.

Table 16.—Aid to dependent children: Recipients and payments to recipients, by State, February 1949¹

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	January 1949 in—			February 1948 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total	496, 121	1, 267, 383	\$36, 370, 140	\$73. 31	+2.3	+2.2	+2.9	+15.4	+15.6	+25.1
Total, 50 States ²	496, 081	1, 267, 293	36, 368, 726	73. 31	+2.3	+2.2	+2.9	+15.4	+15.6	+25.1
Alabama	12, 437	34, 076	460, 607	36. 89	+1.9	+1.8	+1.5	+24.7	+23.9	+40.4
Alaska	345	846	10, 810	31. 06	+2.4	+2.5	+3.3	+52.6	+55.5	+40.8
Arizona	2, 851	8, 105	265, 469	93. 11	+4.6	+4.4	+4.7	+19.6	+16.9	+128.9
Arkansas	10, 441	26, 956	390, 881	37. 44	+2.4	+2.3	+2.5	+22.6	+21.2	+29.5
California	20, 736	46, 842	2, 358, 339	113. 73	+3.6	+3.6	+5.2	+46.6	+41.8	+57.9
Colorado	4, 990	13, 647	428, 562	85. 88	+2.1	+1.7	+2.8	+11.7	+12.2	+20.8
Connecticut	3, 061	7, 534	307, 713	100. 53	+2.7	+3.0	+1.8	+14.5	+14.6	+13.8
Delaware	467	1, 352	33, 678	72. 12	0	+1	+1.8	+41.9	+39.8	+39.5
District of Columbia	1, 655	4, 963	137, 428	83. 04	+2.4	+2.3	+3.1	+34.2	+33.8	+48.1
Florida	10, 934	49, 086	837, 970	42. 04	+2.5	+2.4	+2.4	+30.0	+30.0	+30.1
Georgia	10, 552	28, 018	437, 476	40. 31	+3.0	+3.1	+3.8	+42.2	+43.5	+59.8
Hawaii	1, 880	5, 554	162, 290	86. 32	+2.6	+2.6	+2.1	+50.9	+47.1	+52.7
Idaho	2, 107	5, 366	201, 109	95. 45	+3.4	+3.7	+4.5	+14.1	+13.4	+38.4
Illinois	23, 630	59, 970	2, 323, 758	98. 38	+1.4	+1.4	+2.1	+0.9	+10.1	+24.7
Indiana	8, 771	21, 671	468, 023	53. 36	+1.2	+1.0	+1.6	+7.0	+7.1	+15.3
Iowa	4, 559	11, 665	274, 756	60. 67	+1	+3	+1.5	+5.2	+5.0	+18.3
Kansas	5, 036	12, 928	421, 050	83. 61	+2.3	+2.8	+3.0	+1.1	+2.9	+17.1
Kentucky	16, 757	42, 120	641, 099	38. 26	+2.8	+2.7	+2.9	+32.0	+31.0	+47.8
Louisiana	20, 455	53, 330	1, 217, 077	59. 50	+4.4	+4.6	+14.6	+49.5	+50.2	+123.9
Maine	3, 127	8, 837	246, 955	78. 98	+3.7	+4.1	+4.6	+48.4	+45.1	+47.9
Maryland	5, 618	16, 839	470, 294	83. 71	+3.0	+2.8	+3.5	+1.1	+1.9	+14.3
Massachusetts	11, 026	26, 834	1, 254, 166	113. 75	+2.0	+1.8	+3	+10.9	+9.3	+21.3
Michigan	22, 835	53, 367	1, 947, 013	85. 26	+1.9	+1.9	+2.4	+7.3	+6.4	+17.7
Minnesota	7, 292	18, 544	507, 464	69. 59	+1.7	+1.9	+1.8	+10.7	+10.0	+12.3
Mississippi	7, 355	19, 649	193, 275	26. 28	+1.7	+1.9	+1.8	+29.5	+29.8	+39.9
Missouri	22, 818	58, 515	1, 226, 987	53. 77	+2.5	+2.7	+2.7	+13.9	+12.7	+33.1
Montana	1, 989	4, 966	141, 693	71. 24	+2.4	+2	+3.2	+7.5	+2.2	+8.7
Nebraska	3, 252	7, 093	271, 028	83. 34	+7	+4	+1	+1.9	+1.8	+14.7
Nevada	40	97	1, 414	(³)	(³)	(³)	(³)	(³)	(³)	(³)
New Hampshire	1, 328	3, 325	114, 724	86. 39	+2.2	+1.5	+2.5	+10.9	+9.8	+18.0
New Jersey	4, 986	13, 020	412, 581	82. 75	+1.9	+1.7	+1.5	+9.2	+9.8	+10.9
New Mexico	4, 745	12, 221	249, 472	52. 54	+1.7	+1.7	+1.8	+11.7	+8.6	+7.1
New York	49, 546	115, 882	5, 441, 970	109. 84	+1.9	+2.0	+1.5	+11.0	+11.3	+19.0
North Carolina	10, 981	31, 244	445, 710	40. 59	+3.4	+3.4	+4.3	+26.3	+26.3	+45.5
North Dakota	1, 715	4, 589	164, 931	96. 17	+1.8	+1.9	+2.8	+6.4	+4.8	+19.4
Ohio	11, 737	31, 970	922, 561	78. 60	+2.0	+2.2	+4.0	+24.8	+21.2	+34.5
Oklahoma	23, 523	59, 286	1, 219, 490	51. 84	+1	+1	+1	+3.7	+5.1	+21.6
Oregon	2, 914	7, 518	319, 124	108. 40	+2.5	+2.5	+2.8	+19.5	+18.5	+30.8
Pennsylvania	43, 160	111, 620	3, 943, 238	91. 36	+2.7	+2.7	+2.7	+8.3	+8.2	+28.8
Rhode Island	3, 081	7, 482	251, 203	82. 88	+3.4	+3.3	+4.7	+13.1	+11.5	+18.8
South Carolina	7, 004	19, 893	244, 867	34. 96	+2.3	+2.7	+2.2	+7.1	+9.5	+45.1
South Dakota	1, 886	4, 633	103, 164	54. 70	+1.8	+1.5	+2.5	+6.1	+5.7	+28.1
Tennessee	17, 448	47, 023	842, 529	48. 29	+2.0	+2.1	+2.0	+16.4	+16.7	+28.8
Texas	15, 590	43, 246	764, 807	49. 06	+2.6	+3	+2.8	+7.0	+2.2	+22.5
Utah	3, 401	8, 731	370, 614	108. 97	+2.6	+2.5	+3.4	+21.2	+16.6	+28.8
Vermont	918	2, 502	49, 554	53. 98	+4.3	+3.6	+4.3	+16.9	+17.7	+23.0
Virginia	6, 120	17, 511	270, 709	44. 23	+2.6	+2.5	+2.9	+20.6	+20.0	+26.4
Washington	9, 307	22, 591	1, 284, 608	136. 70	+4.4	+3.8	+5.7	+19.5	+18.3	+64.5
West Virginia	11, 920	32, 496	505, 384	42. 40	+2.4	+1.9	+3.5	+10.7	+9.4	+14.9
Wisconsin	7, 935	19, 895	764, 249	96. 31	+2.0	+2.3	+3.5	+7.0	+7.3	+15.3
Wyoming	474	1, 272	46, 267	97. 61	+4.9	+3.8	+7.1	+20.3	+12.9	+34.7

¹ For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

² Under plans approved by the Social Security Administration.

³ Excludes cost of medical care, for which payments are made to recipients quarterly.

⁴ Average payment not calculated on base of less than 50 families; percentage change on less than 100 families.

AGRICULTURAL WORKERS

(Continued from page 21)

difficulty in distinguishing between covered and exempt agricultural employment; but such difficulties are to be expected as long as certain groups of workers remain exempt from coverage under the law.

The agency finds that broader coverage has had no adverse economic effects but that, on the contrary, it

has been a stabilizing influence in employment in the food-packing industry. It finds no cases in which coverage has contributed toward business mortality.

Moreover, it is apparent that the early resistance to coverage on the part of employers has diminished recently, for coverage has been extended to closely related activities by employers' voluntary election. Other

groups have generally favored such extension.

The agency regards the advantages of such coverage as very great, since it increases the effectiveness of the unemployment insurance program. It sees some disadvantage arising, however, from the lack of coverage for such groups under the Federal law and the consequent lack of uniformity from State to State.